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State of Iowa
1987

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1987

TO THE HONORABLE
TERRY E. BRANSTAD
GOVERNOR

Published by
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Des Moines

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STATE OF IOWA

TERRY E. BRANSTAD, GOVERNOR

IOWA DIVISION OF BANKING

August 31, 1987

TO THE HONORABLE
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1987 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1987.

Respectfully submitted,

William R. Bernau
Superintendent of Banking

WRB:sg

SUITE 300, EAST GRAND OFFICE PARK/200 EAST GRAND/DES MOINES, IOWA 50309/515-281-4014

STATE OF IOWA
DEPARTMENT OF COMMERCE
DIVISION OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number 46 mandated by the Governor of this State, the State of Iowa, Department of Commerce, Division of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Division are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Division of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the Department of Commerce, Division of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Division's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Division's staff.

Moreover, as a public agency, the Department of Commerce, Division of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE IOWA BANKS

Iowa Chartered Banks and Trust Companies		502
Bank Offices (Operated by Iowa Chartered Banks and Trust Companies)		410
National Banks		106
Bank Offices (Operated by National Banks in Iowa)	(Estimate)	117
Private Banks		0

STATE BANKING BOARD

Appointed July 1, 1985 to July 30, 1989
William R. Bernau, Chairman

S. J. Brownlee	Emmetsburg
Joseph L. Fahn	Portsmouth
William C. Hess	Coon Rapids
Darlys M. Hulme	Traer
Harry F. Reed	Waterloo
Raymond L. Tredway	Spencer

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

William R. Bernau, Superintendent
Steven C. Moser, Deputy Superintendent
Ronald L. Bradshaw, Assistant to the Superintendent
Mary K. Fehring, Assistant to the Superintendent
Jeff A. Jungman, Assistant to the Superintendent
Donald G. Senneff, Assistant Attorney General
Steven D. Albrecht, Bank Examination Analyst
Cathi L. Clark, Bank Examination Analyst
Michael W. Hopson, Bank Examination Analyst
Janet L. O'Brien, Bank Examination Analyst
Larry D. Kingery, Finance Company Bureau Chief

BANK DIVISION

BANK EXAMINER V

Barrett, William G. ..... West Union
Erickson, William D. ..... Mt. Pleasant
Gruenwald, James F. ..... Des Moines
Hughes, Bradley E. ..... Cedar Falls
Lamb, Stephen C. ..... Atlantic
Murray, Thomas E. ..... Bettendorf
Nielsen, Jay D. ..... Le Mars
Rasmussen, Kent M. ..... Grinnell
Reed, Marlin ..... Des Moines
Stamper, Michael R. ..... Davenport
Sweeney, John M. ..... Spencer
Timlin, Paul L. ..... Marion
Van De Walle, Kirk D. ..... Mason City
Wenger, Howard B. ..... Webster City

BANK EXAMINER IV

Bruns, Paul A. ..... Hiawatha
Buelt, Gary L. ..... Ankeny
Conway, Mark F. ..... Spencer
Grochala, Krystof J. ..... Cedar Falls
Juhl, John K. ..... Mt. Pleasant
Knudsen, Allan L. ..... West Des Moines
McBeth, Andrew L. ..... Des Moines
McDermott, Todd H. ..... Hancock
Marshall, Gregory D. ..... Grinnell
Morrissey, Daniel J. ..... Bettendorf
Noring, Vaughn M. ..... Mason City
Petrucka, Carol A. ..... Cedar Rapids
Teig, Sandra L. ..... Le Mars
Tiffany, Dennis F. ..... Guthrie Center
Wonder, Ron L. ..... Carroll

BANK EXAMINER III

Bandstra, Calvin D. ..... West Union
Bartenhagen, Stephen F. ..... West Union
Benson, John A. ..... Marion
Bergman, Gary A. ..... Bettendorf
Brandenburg, Daniel T. ..... Le Mars
Goerdt, Jane G. ..... Mason City
Holloway, Donald D. ..... Carroll
Honsbruch, Harlan H. ..... Grinnell
Johnson, Michael E. ..... Mt. Pleasant
Koellner, Timothy W. ..... Coralville
Moulds, Arthur N. ..... Webster City
Rasmussen, Daniel H. ..... Waterloo
Schueller, Thomas N. ..... Cedar Rapids
Schulke, Roger E. ..... Spencer
Selinger, John L. ..... Webster City
Shippy, Valerie J. ..... Mason City
Songer, Ronald W. ..... Denison
Uphoff, Daniel J. ..... Bettendorf
Withers, Craig W. ..... West Des Moines
Zumbrunnen, Ross R. ..... Mason City

BANK EXAMINER II

Baumhover, John A. ..... Spencer

Birchard, Wayne A. ..... Atlantic
Garrels, Gregory E. ..... Coralville
Hayford, Matthew D. ..... West Union
Hillebrand, Brian L. ..... Des Moines
Hoogeveen, Donley D. ..... Le Mars
Husome, Lowell E. ..... Cedar Falls
Johnson, Nancy S. ..... Cedar Rapids
Kuckelman, Kevin J. ..... Mt. Pleasant
Lattner, John W. ..... Spencer
Lundahl, David D. ..... West Des Moines
Meinecke, George III ..... Mason City
Nelson, Christopher R. ..... Carroll
Olson, Kristine M. ..... Atlantic
Putzier, Jeffrey K. ..... Webster City
Solberg, Shari D. ..... Le Mars
Sorenson, Terry L. ..... Carroll
Thomsen, Jane M. ..... Grinnell
Zenor, Mark W. ..... Cedar Rapids

BANK EXAMINER I

Ayers, Douglas D. ..... West Union
Baumgartner, Audie E. ..... West Union
Burnett, Jill D. ..... Mt. Pleasant
Cooper, Tamara L. ..... Bettendorf
Fette, Sue A. ..... Mt. Pleasant
Greving, David M. ..... Webster City
Hansen, Dennis M. ..... Le Mars
Hintz, Alan S. ..... Davenport
Judkins, Robert A. ..... Grinnell
Krabbe, Douglas L. ..... Grinnell
Laing, Tom J. ..... Carroll
Lara, Jeffrey B. ..... West Des Moines
Luett, David J. ..... Mason City
McKee, Stuart W. ..... Cedar Falls
Mohr, Julie A. ..... Atlantic
Ramsey, James H. ..... Des Moines
Rea, Julie A. ..... Cedar Rapids
Scharfenkamp, Jeffrey G. ..... Cedar Rapids
Schmidt, Scott A. ..... Bettendorf
Toay, David W. ..... Spencer
Wichman, Tim ..... Mason City

REGULATED LOAN DIVISION

Bonacci, Louis J., Jr. ..... Des Moines
Dolder, Lyle G. ..... Newton
Reed, Rodney E. ..... Des Moines

OFFICE STAFF

Bartling, Pamela ..... Des Moines
Bockes, Kristy ..... West Des Moines
Bogaard, Kathleen ..... Des Moines
Daugherty, Deenie ..... Des Moines
Davis, Maureen ..... Des Moines
Graves, Susan ..... Adel

INSTITUTIONS UNDER THE SUPERVISION OF THIS DIVISION

Iowa Chartered Banks 501
Regulated Loan Companies 164
Money Order Companies 10
Debt Management Companies 13
Trust Companies 1

OPERATING STATEMENT
FOR
JANUARY 1, 1986 to DECEMBER 31, 1986

RECEIPTS	Bank	Regulated Loan	Industrial Loan	Total
Examination Fees:				
Regular	2,969,703.50	55,630.35	34,099.46	3,059,433.31
Special	2,131,436.54	.00	.00	2,131,436.54
Debt Management	.00	975.60	.00	975.60
Total Examination Fees	5,101,140.04	56,605.95	34,099.46	5,191,845.45
Investigation Fees:				
Bank & Small Loan	3,644.62	2,350.00	150.00	6,144.62
Debt Management	.00	300.00	.00	300.00
License Fees:				
Small Loan	.00	6,110.00	40.00	6,150.00
Debt Management	.00	1,200.00	.00	1,200.00
Money Order Fees	.00	3,590.00	.00	3,590.00
Fines & Penalties	13,700.00	.00	.00	13,700.00
Other Receipts	41,568.75	.00	69,058.38	110,627.13
TOTAL INCOME	5,160,053.41	70,155.95	103,347.84	5,333,557.20
DISBURSEMENTS				
Salaries:				
Board Per Diem	4,157.42	.00	.00	4,157.42
Administration	109,346.87	4,091.37	2,517.97	115,956.21
Office Personnel	348,267.03	24,434.20	11,351.90	384,053.13
Supervisors & Examiners	2,011,542.81	24,956.80	26,443.95	2,062,943.56
Sub-Total	2,473,314.13	53,482.37	40,313.82	2,567,110.32
IPERS, FICA & Insurance	403,090.69	9,500.47	5,814.14	418,405.30
Sub-Total	2,876,404.82	62,982.84	46,127.96	2,985,515.62
Travel:				
Board Members	5,308.63	.00	.00	5,308.63
Administration	6,662.21	.00	.00	6,662.21
Office Personnel	2,261.42	.00	.00	2,261.42
Supervisors & Examiners	300,778.85	6,871.46	3,980.99	311,631.30
Sub-Total	315,011.11	6,871.46	3,980.99	325,863.56
Other Disbursements:				
Intra-State Transfers	11,398.00	.00	3,353.10	14,751.10
To Other Agencies	45,459.56	.00	4,830.85	50,290.41
Telephone & Telegraph	13,437.09	344.66	159.77	13,941.52
Equipment Purchases	11,520.90	51.89	10.38	11,583.17
Office Supplies & Materials:				
Supplies	7,591.34	665.37	30.57	8,287.28
Postage	16,577.02	458.90	169.53	17,205.45
Books & Periodicals	5,399.06	38.50	.00	5,437.56
Bond Premiums	351.21	5.74	.00	356.95
Dues	12,647.00	100.00	100.00	12,847.00
Equipment Rental	4,293.40	77.53	16.54	4,387.47
Consultant Fees	.00	.00	.00	.00
Equipment Repair & Maintenance	10,464.15	3.99	.00	10,468.14
Printing & Binding	11,929.79	300.80	389.90	12,620.49
Official Newspaper Publications	113.77	16.07	.00	129.84
Moving Charges	23,078.91	.00	.00	23,078.91
Tuition	25.00	.00	.00	25.00
Sub-Total	174,286.20	2,063.45	9,060.64	185,410.29
TOTAL DISBURSEMENTS	3,365,702.13	71,917.75	59,169.59	3,496,789.47
GAIN OR LOSS	1,794,351.28	(1,761.80)	44,178.25	1,836,767.73

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1891	205	$ 33,781,706	$ 11,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667
June 30, 1936	543	346,713,047	23,306,500	385,437,951

*Includes the reports of 288 S.F. 111 banks.
**Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1937	545	$ 383,193,883	$ 23,551,500	$ 424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,309,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000
June 30, 1983	543	15,591,433,000	202,964,000	18,011,231,000
June 30, 1984	534	16,464,684,000	200,007,000	19,120,959,000
June 30, 1985	520	16,409,922,000	199,505,000	19,018,849,000
June 30, 1986	514	17,292,334,000	198,901,000	19,956,944,000
June 30, 1987	502	17,541,095,000	212,079,000	20,292,993,000

LIST OF 410 OFFICE CERTIFICATES

OUTSTANDING AS OF JUNE 30, 1987

Under the Provisions of the Iowa Banking Act

Office Location		Bank Location
Albia (1)	First Iowa State Bank	Albia
Albia (1)	Peoples State Bank	Albia
Albion	Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Algona (1)	First Interstate Bank of Algona	Algona
Allerton	The Citizens State Bank	Corydon
Allison	Lincoln Savings Bank	Reinbeck
Alvord	Valley State Bank	Rock Valley
Ames (3)	United Bank and Trust	Ames
Andrew	Andrew Savings Bank	Bellevue
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Atlantic (1)	First Whitney Bank and Trust	Atlantic
Auburn	Carroll County State Bank	Carroll
Audubon (1)	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Avoca	Council Bluffs Savings Bank	Council Bluffs
Ayshire	Brenton Bank of Palo Alto County	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Bernard	Hawkeye Bank and Trust	Maquoketa
Bettendorf (2)	First Bank	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Birmingham	Farmers State Bank	Keosauqua
Bode	First Interstate Bank of Algona	Algona
Bonaparte	State Central Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers and Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Company	Boone
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	First Interstate Bank of Fort Dodge	Fort Dodge
Callender	Somers Savings Bank	Somers
Calumet	Security State Bank	Sutherland
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls
Cedar Falls	Peoples Bank & Trust	Waterloo
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (2)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (2)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (2)	United State Bank	Cedar Rapids
Cedar Rapids	Farmers State Bank	Marion
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	Hawkeye Bank and Trust	Chariton
Charlotte	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union

Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Hawkeye Bank & Trust of Des Moines	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Hills Bank and Trust Company	Hills
Coralville	Iowa State Bank & Trust Company	Iowa City
Corydon (1)	Citizens State Bank	Corydon
Council Bluffs (3)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (1)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Crescent	Peoples State Bank	Missouri Valley
Creston (1)	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Brenton State Bank of Jefferson	Jefferson
Davenport (3)	Davenport Bank and Trust Company	Davenport
Davenport (2)	First Bank	Davenport
Davenport (3)	Northwest Bank and Trust Company	Davenport
Dayton	First American State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Hawkeye Bank and Trust	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (2)	Brenton Bank and Trust Company	Urbandale
Des Moines (3)	Hawkeye Bank & Trust of Des Moines	Des Moines
Des Moines (3)	Iowa State Bank	Des Moines
Des Moines (4)	First Interstate Bank of Urbandale	Urbandale
Des Moines	West Des Moines State Bank	West Des Moines
DeSoto	Earlham Savings Bank	Earlham
Dexter	Brenton Bank and Trust Company	Adel
Diagonal	First State Bank	Mount Ayr
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Donnellson	Pilot Grove Savings Bank	Pilot Grove
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Company	Dubuque
Dubuque (1)	Key City Bank and Trust Company	Dubuque
Duncombe	First Interstate Bank of Fort Dodge	Fort Dodge
Dunkerton	Peoples Bank and Trust Company	Waterloo
Dyersville (1)	Fidelity Bank & Trust	Dyersville
Dyersville (2)	American Trust & Savings Bank	Dubuque
Eagle Grove (1)	Brenton State Bank	Eagle Grove
Eagle Grove (2)	Security Savings Bank	Eagle Grove
Eddyville	First Iowa State Bank	Albia
Eldon	Union Bank and Trust Company	Ottumwa
Eldora (1)	Hardin County Savings Bank	Eldora
Eldora	Security Bank	Marshalltown
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield

Farmersburg	Peoples State Bank	Elkader
Farmington	State Central Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge (2)	First American State Bank	Fort Dodge
Fort Dodge (1)	First Interstate Bank of Fort Dodge	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	United Bank and Trust	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goldfield	Security Savings Bank	Eagle Grove
Goose Lake	Gateway State Bank	Clinton
Graettinger	Swea City State Bank	Swea City
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	First State Bank	Manly
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	First Interstate Bank of Fort Dodge	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazleton	Maynard Savings Bank	Maynard
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Hawkeye Bank & Trust	Grundy Center
Holy Cross	Farley State Bank	Farley
Hornick	State Savings Bank	Onawa
Hospers	American State Bank	Sioux Center
Houghton	Pilot Grove Savings Bank	Pilot Grove
Hudson	Waterloo Savings Bank	Waterloo
Humboldt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	The Citizens State Bank	Corydon
Huxley	South Story Bank & Trust	Slater
Indianola (1)	Peoples Trust and Savings Bank	Indianola
Indianola (1)	Warren County Brenton Bank & Trust	Indianola
Inwood	Security Savings Bank	Larchwood
Ionia	First Security Bank & Trust Company	Charles City
Iowa City (1)	Hawkeye State Bank	Iowa City
Iowa City	Hills Bank and Trust Company	Hills
Iowa City (2)	Iowa State Bank & Trust Company	Iowa City
Jamaica	Perry State Bank	Perry
Janesville	State Bank of Waverly	Waverly
Jefferson (1)	Home State Bank	Jefferson
Johnston	Brenton Bank and Trust Company	Urbandale
Kensett	First State Bank	Manly
Keokuk (1)	Keokuk Savings Bank & Trust Company	Keokuk
Keokuk (2)	State Central Bank	Keokuk
Kesley	Iowa State Bank	Clarksville
Keswick	First Interstate Bank of Sigourney	Sigourney
Kinross	First Interstate Bank of Sigourney	Sigourney

Kiron	Peoples Savings Bank	Odebolt
Klemme	North Iowa State Bank	Belmond
Knoxville (2)	Iowa State Savings Bank	Knoxville
Lacona	Peoples Trust and Savings Bank	Indianola
Lakota	Farmers Trust and Savings Bank	Buffalo Center
Lamont	Farmers State Savings Bank	Independence
LaMotte	Andrew Savings Bank	Bellevue
Lanesboro	Commercial Savings Bank	Carroll
LaPorte City	Peoples Bank & Trust Co.	Waterloo
Laurel	Security Bank	Marshalltown
Lawton	First Trust and Savings Bank	Moville
LeGrand	Citizens Savings Bank	Gilman
Lehigh	First Interstate Bank of Fort Dodge	Fort Dodge
Leon (1)	The Decatur County State Bank	Leon
Lester	Peoples Bank & Trust	Rock Valley
Lincoln	Lincoln Savings Bank	Reinbeck
Lineville	The Citizens State Bank	Corydon
Linn Grove	First State Bank	Sioux Rapids
Liscomb	Hardin County Savings Bank	Eldora
Littleport	Community Savings Bank	Edgewood
Little Rock	Rock Rapids State Bank	Rock Rapids
Livermore	Hawkeye Bank and Trust	Humboldt
Lone Rock	Swea City State Bank	Swea City
Lorimor	Citizens Savings Bank	Afton
Lost Nation	First Trust & Savings Bank	Wheatland
Lovilia	State Bank of Bussey	Bussey
Luverne	First Interstate Bank of Algona	Algona
Luxemberg	Fidelity Bank & Trust	Dyersville
McCallsburg	State Bank & Trust Company	Nevada
McClelland	Council Bluffs Savings Bank	Council Bluffs
Macedonia	State Bank and Trust	Council Bluffs
Malcolm	Grinnell State Bank	Grinnell
Mallard	Brenton Bank of Palo Alto County	Emmetsburg
Manchester (1)	First State Bank	Manchester
Maquoketa (1)	Hawkeye Bank and Trust	Maquoketa
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Company	Charles City
Marcus (1)	Farmers State Bank	Marcus
Marion (1)	Farmers State Bank	Marion
Marion	Guaranty Bank and Trust Company	Cedar Rapids
Marquette	First State Savings Bank	McGregor
Marshalltown (2)	Commercial State Bank	Marshalltown
Marshalltown (2)	Brenton Bank and Trust Company	Marshalltown
Marshalltown (1)	Security Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	Hawkeye Bank & Trust of Mason City	Mason City
Mason City (2)	First Interstate Bank of Mason City	Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Mineola	Glenwood State Bank	Glenwood
Missouri Valley (1)	Peoples State Bank	Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Pleasant (1)	Hawkeye Bank and Trust	Mount Pleasant
Mount Pleasant (1)	Henry County Savings Bank	Mount Pleasant
Mount Vernon (1)	Mount Vernon Bank and Trust Company	Mount Vernon

Murray	Clarke County State Bank	Osceola
Muscatine (2)	Central State Bank	Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Iowa Savings Bank	Dike
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
Newton (1)	Jasper County Savings Bank	Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	Hills Bank and Trust Company	Hills
Oakville	Farmers & Merchants Bank & Trust	Burlington
Okoboji	Dickinson County Savings Bank	Milford
Olin	Community State Bank	Clarence
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Oskaloosa (1)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	The Shelby County State Bank	Harlan
Parkersburg (2)	Peoples Bank & Trust Company	Waterloo
Park View	Central Trust and Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella
Peterson	State Bank	Everly
Pleasantville (1)	Pleasantville State Bank	Pleasantville
Plymouth	First State Bank	Manly
Pocahontas (1)	Citizens State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Portsmouth	The Shelby County State Bank	Harlan
Prairie City	Security Bank	Marshalltown
Protivin	Decorah State Bank	Decorah
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Brenton Bank and Trust Company	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Renwick	Hawkeye Bank and Trust	Humboldt
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rockford	First Security Bank & Trust Company	Charles City
Rock Valley (1)	Valley State Bank	Rock Valley
Roland	American State Bank	Ames
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Ryan	Citizens State Bank	Hopkinton
Sabula	Teeds Grove Savings Bank	Teeds Grove
Sac City (1)	Citizens Savings Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Salem	Hawkeye Bank and Trust	Burlington
Salix	Pioneer Bank	Sergeant Bluff
Shannon City	First State Bank	Mount Ayr
Sheldon (1)	Citizens State Bank	Sheldon
Shellsburg	Peoples Bank and Trust Company	Cedar Rapids

Shenandoah (1)	The Security Trust and Savings Bank	Shenandoah
Silver City	Mills County State Bank	Glenwood
Sioux City (1)	First Interstate Bank of Sioux City	Sioux City
Sioux City	Pioneer Bank	Sergeant Bluff
Smithland	First State Bank of Mapleton	Mapleton
Spencer (1)	Hawkeye Bank and Trust	Spencer
Spirit Lake (1)	First Bank & Trust	Spirit Lake
Stacyville	Saint Ansgar State Bank	Saint Ansgar
Stanhope	First State Bank	Webster City
Stanwood	Community State Bank	Clarence
Steamboat Rock	Security Bank	Marshalltown
Stockport	State Central Bank	Keokuk
Storm Lake (1)	The Commercial Trust & Savings Bank	Storm Lake
Storm Lake (1)	Security Trust & Savings Bank	Storm Lake
Struble	LeMars Savings Bank	LeMars
Sully	Kellogg-Sully Bank & Trust	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Terril	The State Bank	Spirit Lake
Thor	Humboldt Trust & Savings Bank	Humboldt
Tingley	Hawkeye Bank & Trust	Mount Ayr
Tipton	Citizens Savings Bank	Anamosa
Toledo (1)	The State Bank of Toledo	Toledo
Truro	Union State Bank	Winterset
Underwood	State Bank and Trust	Council Bluffs
Union	Hardin County Savings Bank	Eldora
Urbana	Peoples Bank and Trust Company	Cedar Rapids
Vail	Westside State Savings Bank	Westside
Van Meter	Brenton Bank and Trust Company	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo	First Security State Bank	Evansdale
Waterloo	Midway Bank & Trust	Cedar Falls
Waterloo (1)	Peoples Bank and Trust Company	Waterloo
Waterloo (2)	Waterloo Savings Bank	Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (1)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
Wellman (1)	Wellman Savings Bank	Wellman
Wesley	First Interstate Bank of Algona	Algona
West Burlington (1)	West Burlington State Bank	West Burlington
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	State Central Bank	Keokuk
What Cheer	Iowa Trust & Savings Bank	Oskaloosa
Williams	Iowa Falls State Bank	Iowa Falls
Wilton (1)	Wilton Savings Bank	Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Woden	First State Bank	Britt
Woodbine	Iowa Savings Bank	Woodbine
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of bank office facilities

BANK CHARTERS RENEWED

LOCATION	NAME OF BANK
Pierson	Farmers Savings Bank
Ossian	Ossian State Bank
Webb	Citizens State Bank
Ogden	City State Bank
Alta Vista	Alta Vista State Bank
Sheffield	Sheffield Savings Bank

APPLICATIONS FOR AND ACTION TAKEN ON BANK OFFICE APPLICATION

Bank & Location	Proposed Office Location	Date of Application	Decision and Date	Certificate Issued
MISSOURI VALLEY				
Peoples State Bank	Crescent	9/16/85	4/26/86 Approved	10/12/86
ROLAND				
Roland State Bank(1)	Roland	8/15/85	2/20/86 Approved	5/11/87
INDEPENDENCE				
Farmers State Savings	Independence	10/23/85	11/22/85 Approved	Pending
HARLAN				
The Shelby County State Bank(2)	Portsmouth	2/07/86	6/24/86 Approved	7/01/86
HARLAN				
The Shelby County State Bank(2)	Panama	2/07/86	6/24/86 Approved	7/01/86
ALBIA				
First Iowa State Bank	Eddyville	2/10/86	11/05/86 Approved	3/26/87
WATERLOO				
Waterloo Savings Bank(3)	Hudson	4/02/86	11/19/86 Approved	12/11/86
COUNCIL BLUFFS				
Council Bluffs Savings Bank	Council Bluffs	4/24/86	6/18/86 Approved	10/08/86
ALBIA				
Peoples State Bank	Albia	5/09/86	11/05/86 Approved	2/16/87
ALBIA				
Peoples State Bank	Eddyville	5/09/86	11/05/86 Denied	
EAGLE GROVE				
Security Savings Bank	Eagle Grove	5/15/86	7/16/86 Approved	12/08/86
CEDAR FALLS				
Midway Bank & Trust	Cedar Falls	5/20/86	6/17/86 Approved	Pending
DES MOINES				
Hawkeye-Capital Bank & Trust(4)	Des Moines	6/16/86	9/17/86 Approved	1/02/87
DES MOINES				
Hawkeye-Capital Bank & Trust(4)	Des Moines	6/16/86	9/17/86 Approved	1/02/86
DECORAH				
Decorah State Bank(5)	Protivin	6/16/86	10/15/86 Approved	1/21/87
WEBSTER CITY				12/01/86 effective date
First State Bank(6)	Stanhope	7/09/86	1/21/87 Approved	2/16/87
MARSHALLTOWN				
Security Bank(7)	Prairie City	7/24/86	7/24/86 Approved	7/24/86
MARCUS				
Farmers State Bank	Marcus	7/30/86	10/15/86 Approved	12/01/86
SWEA CITY				
Swea City State Bank(8)	Graettinger	8/08/86	8/08/86 Approved	8/08/86
SHELL ROCK				
Security State Bank	New Hartford	8/22/86	1/08/87 Denied	
DIKE				
Iowa Savings Bank	New Hartford	8/26/86	1/08/87 Approved	2/09/87
COUNCIL BLUFFS				
Council Bluffs Savings Bank(9)	Avoca	9/05/86	1/21/87 Approved	2/28/87
DES MOINES				
Iowa State Bank	Des Moines	9/09/86	9/19/86 Approved	6/24/87
SERGEANT BLUFF				
Pioneer Bank	Sioux City	9/15/86	11/19/86 Approved	1/12/87
MARSHALLTOWN				
Security Bank(10)	Eldora	9/19/86	12/17/86 Approved	2/09/87
MARSHALLTOWN				
Security Bank(10)	Steamboat Rock	9/19/86	12/17/86 Approved	2/09/87
WATERLOO				
Peoples Bank & Trust Co.(11)	Parkersburg	12/9/86	12/18/86 Approved	4/01/87

Footnotes at end of Section.

REINBECK				
Lincoln Savings Bank(15)	Allison	2/06/87	2/06/87 Approved	2/06/87
CHARLES CITY				
First Security Bank and Trust Co.(16)	Rockford	3/05/87	3/05/87 Approved	3/05/87
MANCHESTER				
First State Bank	Manchester	3/30/87	5/27/87 Approved	5/28/87
MT. PLEASANT				
Hawkeye Bank & Trust	Hillsboro Salem New London	5/14/87	Pending	Pending
PACKWOOD				
Farmers Savings Bank	Agency	6/08/87	Pending	Pending
ELDORA				
Hardin Co. Savings Bank	New Providence	6/30/87	Pending	Pending

BANK NAME CHANGES

BANK LOCATION	PREVIOUS NAME	NEW NAME
Des Moines (4)	Hawkeye-Capital Bank & Trust	Hawkeye Bank & Trust of Des Moines
Roland (1)	Roland State Bank	American State Bank
Sioux City	Hawkeye Bank & Trust	Morningside Bank & Trust

APPLICATIONS FOR AND ACTION TAKEN ON BANK CHARTERS

Proposed Location	Bank	Application Date	Decision and Date	Charter Issued
Albia	Peoples State Bank	5/09/86	Approved 11/05/86	2/16/87
Conrad	The State Bank of Conrad	5/07/86	Approved 10/15/86	10/20/86
Iowa Falls(13)	Green Belt Bank & Trust	8/01/86	Approved 8/01/86	8/01/86
Osceola(17)	American State Bank	4/24/87	Approved 4/24/87	4/24/87
Wellsburg	Wellsburg Interim Bank	6/30/87	Pending	Pending

APPLICATIONS FOR RELOCATION AND ACTION TAKEN ON RELOCATION OF BANK CHARTERS

Bank & Location	Proposed New Location	Application Date	Decision and Date	Effective Date
Roland State Bank Roland, Iowa(1)	Ames, Iowa	8/15/85	2/20/86 Approved	5/11/87

APPLICATIONS FOR AND ACTION TAKEN ON MERGERS OR VOLUNTARY DISSOLUTION

Bank & Location	Type of Action	Date of Application	Decision and Date	Effective Date
State Bank of Portsmouth Portsmouth(2)	Merger	2/07/86	6/24/86 Approved	7/01/86
Hudson State Bank Hudson(3)	Merger	4/02/86	11/19/86 Approved	12/11/86
First State Bank Conrad	Merger	5/07/86	10/15/86 Approved	10/20/86

Footnotes at end of Section.

Hawkeye Bank & Trust Des Moines(4)	Merger	6/16/86	9/17/86 Approved	1/02/87
Bohemian Savings Bank Protivin(5)	Dissolution	6/16/86	11/26/86 Approved	11/28/86
Farmers State Bank Stanhope(6)	Merger	7/09/86	1/21/87 Approved	2/16/87
Avoca State Bank Avoca(9)	Merger	9/05/86	1/21/87 Approved	2/27/87
Hawkeye Bank & Trust Eldora(10)	Dissolution	9/19/86	12/17/86 Approved	2/09/87
Hawkeye Bank & Trust Camanche(12)	Dissolution	9/24/86	3/06/87 Approved	4/13/87
Parkersburg State Bank Parkersburg(11)	Merger	12/09/86	12/18/86 Approved	3/31/87
Hawkeye Bank & Trust Grundy Center	Dissolution	1/29/87	6/19/87 Approved	Pending
Citizens Savings Bank Afton	Dissolution	5/12/87	Pending	Pending
Commercial Trust & Savings Bank Charles City	Dissolution	5/20/87	Pending	Pending

BANK CHARTERS TERMINATED

Bank & Location	Type of Action	Date Terminated
State Bank of Portsmouth Portsmouth(2)	Merger	7/01/86
Citizens State Bank Iowa Falls(13)	Closed	7/31/86
Graettinger State Bank Graettinger(8)	Closed	8/07/86
Bohemian Savings Bank Protivin(5)	Dissolution	11/28/86
Hudson State Bank Hudson(3)	Merger	12/11/86
Hawkeye Bank & Trust of Des Moines Des Moines(4)	Merger	1/02/87
Latimer Bank & Trust Latimer(14)	Closed	1/15/87
State Bank of Allison Allison(15)	Closed	2/05/87
Hawkeye Bank & Trust Eldora(10)	Dissolution	2/09/87
First State Bank Stanhope(6)	Merger	2/16/87
Avoca State Bank Avoca(9)	Merger	2/27/87
The First State Bank Rockford(16)	Closed	3/04/87
Parkersburg State Bank Parkersburg(11)	Merger	3/31/87

Footnotes at end of Section.

Hawkeye Bank & Trust Camanche(12)	Dissolution	4/13/87
Osceola State Bank & Trust Co. Osceola(17)	Closed	4/23/87

FOOTNOTES

1) Bank relocation application and bank office application filed by Roland State Bank, Roland, with respect to relocating the principal place of business to Ames, and establishing a bank office in Roland. Name of bank was changed to American State Bank on December 23, 1986, and the bank charter was moved to Ames on May 11, 1987.

2) Application to merge the State Bank of Portsmouth with and into The Shelby County State Bank, Harlan, was filed on February 7, 1986. Applications were filed with the Superintendent on February 7, 1986, by The Shelby County State Bank to establish bank offices at Portsmouth and Panama.

3) Application to merge Hudson State Bank, Hudson, with and into Waterloo Savings Bank, Waterloo, and application by Waterloo Savings Bank to establish a bank office in Hudson were filed April 2, 1986.

4) Application to merge Hawkeye Bank & Trust of Des Moines with and into Hawkeye-Capital Bank & Trust, Des Moines, and applications by Hawkeye-Capital Bank & Trust to establish two offices in Des Moines were filed June 16, 1986. All applications were approved on September 17, 1986. The name of Hawkeye-Capital Bank & Trust was changed to Hawkeye Bank & Trust of Des Moines on January 2, 1987.

5) Application by Bohemian Savings Bank, Protivin, to voluntarily dissolve its corporate existence and to have its assets purchased and liabilities assumed by Decorah State Bank, Decorah, was filed on June 16, 1986. Application was filed on June 16, 1986, by Decorah State Bank to establish a bank office in Protivin.

6) Application by Farmers State Bank, Stanhope, to merge with and into First State Bank, Webster City, was filed on July 9, 1986. Application by First State Bank to establish a bank office at Stanhope was filed on July 9, 1986 with the Superintendent of Banking.

7) The First National Bank of Prairie City, Prairie City, was ordered closed by the Comptroller of the Currency on July 24, 1986. Under emergency authority granted the Superintendent of Banking, the application filed by Security Bank, Marshalltown to establish an office in Prairie City to facilitate the FDIC assisted purchase and assumption was approved.

8) Graettinger State Bank, Graettinger, was ordered closed by the Superintendent of Banking on August 7, 1986. Under emergency authority granted the Superintendent of Banking, the application filed by Swea City State Bank, Swea City, to establish a bank office in Graettinger to facilitate the FDIC assisted purchase and assumption was approved.

9) Application to merge the Avoca State Bank, Avoca, with and into Council Bluffs Savings Bank, Council Bluffs, was filed on September 5, 1986. Application filed by Council Bluffs Savings Bank to establish a bank office in Avoca was filed September 5, 1986. Both applications were approved on January 21, 1987.

10) Application by Hawkeye Bank & Trust, Eldora, to voluntarily dissolve its corporate existence and have its assets purchased and liabilities assumed by Security Bank, Marshalltown, was filed on September 19, 1986. Application was filed on September 19, 1986, by Security Bank to establish bank offices at Eldora and Steamboat Rock.

11) Application by Parkersburg State Bank, Parkersburg, to merge with and into Peoples Bank & Trust Company, Waterloo, was filed on December 9, 1986. Peoples Bank & Trust Company filed an application to establish a bank office at Parkersburg on December 9, 1986.

12) Application by Hawkeye Bank and Trust Company, Camanche, to voluntarily dissolve its corporate existence and have its assets purchased and liabilities assumed by Clinton National Bank, Clinton, was filed on September 24, 1986.

13) Citizens State Bank, Iowa Falls, was ordered closed on July 31, 1986, by the Superintendent of Banking. Under

emergency authority granted the Superintendent, the application filed by Green Belt Bank & Trust to organize a state bank to facilitate the FDIC assisted purchase and assumption was approved.

14) Latimer Bank & Trust, Latimer, was ordered closed by the Superintendent of Banking on January 15, 1987. Remaining assets and liabilities were purchased and assumed by The First National Bank of Clarion, Clarion.

15) State Bank of Allison, Allison, was ordered closed by the Superintendent of Banking on February 5, 1987. Under emergency authority granted the Superintendent of Banking, the application filed by Lincoln Savings Bank, Reinbeck, to establish a bank office in Allison to facilitate the FDIC assisted purchase and assumption was approved.

16) The First State Bank, Rockford, was ordered closed by the Superintendent of Banking on March 4, 1987. Under emergency authority granted the Superintendent of Banking, the application by First Security Bank and Trust Company, Charles City, to establish a bank office in Rockford to facilitate the FDIC assisted purchase and assumption was approved.

17) Osceola State Bank & Trust Co., Osceola, was ordered closed by the Superintendent of Banking on April 23, 1987. Under emergency authority granted the Superintendent of Banking, the application filed by American State Bank, Osceola, to organize a state bank to facilitate the FDIC assisted purchase and assumption was approved.

ABSTRACT NO. 224

STATE OF IOWA – DIVISION OF BANKING

Abstracts of Reports of Condition of 502 Iowa Chartered Banks as of

June 30, 1987 as Compared with 514 Iowa Chartered Banks as of June 30, 1986.

(Amounts Expressed in Thousands of Dollars)	June 30, 1987	Percent	June 30, 1986	Percent	June 30, 1987 compared with June 30, 1986	Percent of Change
ASSETS						
Cash & Due from Banks	1,259,372	6.21	1,228,000	6.15	31,372	2.55
Federal Funds Sold	683,100	3.37	908,507	4.55	(225,407)	(24.81)
U.S. Gov't and Agency Securities	7,396,908	36.45	6,789,860	34.02	607,048	8.94
Obligations of States and Political Subdivisions	1,301,454	6.41	1,441,032	7.22	(139,578)	(9.69)
Other Bonds & Investments	551,578	2.72	258,813	1.30	292,765	113.12
Loans & Direct Lease Financing	8,416,001	41.47	8,617,485	43.18	(201,484)	(2.34)
Less: Loan Loss Valuation	(151,551)	(.75)	(140,309)	(.70)	11,242	8.01
Fixed Assets	223,660	1.10	228,097	1.14	(4,437)	(1.94)
Other Real Estate	160,426	.79	168,326	.84	(7,900)	(4.69)
Intangible Assets	6,282	.03	7,152	.04	(870)	(12.16)
Other Assets	445,763	2.20	449,981	2.26	(4,218)	(.94)
Total Assets	20,292,993	100.00	19,956,944	100.00	336,049	1.68
LIABILITIES						
Transaction Deposits	4,323,961	21.31	4,009,962	20.09	313,999	7.83
Nontransaction Deposits	13,217,133	65.13	13,282,372	66.55	(65,239)	(.49)
Total Deposits	17,541,094	86.44	17,292,334	86.64	248,760	1.44
Federal Funds Purchased	606,413	2.99	579,397	2.90	27,016	4.66
Other Borrowings	93,651	.46	67,638	.34	26,013	38.46
Mortgages Payable	15,399	.08	19,150	.10	(3,751)	(19.59)
All Other Liabilities	225,419	1.11	259,226	1.30	(33,807)	(13.04)
Total Liabilities	18,481,976	91.08	18,217,745	91.28	264,231	1.45
Subordinated Notes & Debentures	13,847	.06	15,172	.08	(1,325)	(8.73)
Total Equity Capital	1,797,170	8.86	1,724,027	8.64	73,143	4.24
Total Equity Capital & Debentures	1,811,017	8.92	1,739,199	8.72	71,818	4.13
Total Liabilities & Equity Capital	20,292,993	100.00	19,956,944	100.00	336,049	1.68
Total Earning Assets	18,349,041	90.42	18,015,697	90.27	333,344	1.85
Total Capital to Total Deposits		10.24		9.97		

ABSTRACT NO. 224

STATE OF IOWA – DIVISION OF BANKING

Abstracts of Reports of Condition of 502 Iowa Chartered Banks as of June 30, 1987 as Compared with 510 Iowa Chartered Banks as of December 31, 1986.

(Amounts Expressed in Thousands of Dollars)	June 30, 1987	Percent	December 31, 1986	Percent	June 30, 1987 compared with December 31, 1986	Percent of Change
ASSETS						
Cash & Due from Banks	1,259,372	6.21	1,447,875	6.98	(188,503)	(13.02)
Federal Funds Sold	683,100	3.37	1,385,088	6.68	(701,988)	(50.68)
U.S. Gov't and Agency Securities	7,396,908	36.45	7,026,915	33.90	369,993	5.26
Obligations of States and Political Subdivisions	1,301,454	6.41	1,383,338	6.67	(81,884)	(5.92)
Other Bonds & Investments	551,578	2.72	379,298	1.83	172,280	45.42
Loans & Direct Lease Financing	8,416,001	41.47	8,356,792	40.31	59,209	.71
Less: Loan Loss Valuation	(151,551)	(.75)	(144,667)	(.70)	6,884	4.76
Fixed Assets	223,660	1.10	227,740	1.10	(4,080)	(1.79)
Other Real Estate	160,426	.79	170,564	.82	(10,138)	(5.94)
Intangible Assets	6,282	.03	6,353	.03	(71)	(1.12)
Other Assets	445,763	2.20	492,077	2.38	(46,314)	(9.41)
Total Assets	20,292,993	100.00	20,731,373	100.00	(438,380)	(2.11)
LIABILITIES						
Transaction Deposits	4,323,961	21.31	4,722,081	22.78	(398,120)	(8.43)
Nontransaction Deposits	13,217,133	65.13	13,352,621	64.41	(135,488)	(1.01)
Total Deposits	17,541,094	86.44	18,074,702	87.19	(533,608)	(2.95)
Federal Funds Purchased	606,413	2.99	576,069	2.78	30,344	5.27
Other Borrowings	93,651	.46	80,948	.39	12,703	15.69
Mortgages Payable	15,399	.08	17,321	.08	(1,922)	(11.10)
All Other Liabilities	225,419	1.11	233,083	1.12	(7,664)	(3.29)
Total Liabilities	18,481,976	91.08	18,982,123	91.56	(500,147)	(2.63)
Subordinated Notes & Debentures	13,847	.06	14,872	.07	(1,025)	(6.89)
Total Equity Capital	1,797,170	8.86	1,734,378	8.37	62,792	3.62
Total Equity Capital & Debentures	1,811,017	8.92	1,749,250	8.44	61,767	3.53
Total Liabilities & Equity Capital	20,292,993	100.00	20,731,373	100.00	(438,380)	(2.11)
Total Earning Assets	18,349,041	90.42	18,531,431	89.39	(182,390)	(.98)
Total Capital to Total Deposits		10.24		9.60		

EARNINGS, EXPENSES, AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1984 – 1986

(Amounts Expressed In Thousands of Dollars)

Item Description	1986	1985	1984
INTEREST INCOME			
Interest on Loans, Leases & Fed Funds	1,036,417	1,189,848	1,259,397
Interest on Balances with Banks	24,865	20,922	21,398
Interest on Securities	757,373	741,906	764,208
Interest on Trade Accounts	368	724	222
Total Interest Income	1,819,023	1,953,400	2,045,225
INTEREST EXPENSE			
Interest on Deposits	1,074,061	1,197,980	1,323,289
Expense of Fed Funds	34,790	36,495	50,302
Interest on Borrowed Money	3,869	4,319	5,979
Interest on Notes & Debentures	1,512	1,717	2,069
All Other Interest Expense	1,531	1,574	1,126
Total Interest Expense	1,115,763	1,242,085	1,382,765
Net Interest Income	703,260	711,315	662,460
Provision for Loan Losses	235,720	274,737	159,885
NON–INTEREST INCOME			
Service Charges	*	*	43,982
Other Non-interest Income	124,375	117,801	62,795
Total Non-interest Income	124,375	117,801	106,777
Net Securities Gains or Losses	62,202	40,609	2,018
NON–INTEREST EXPENSE			
Salaries & Related	259,629	252,709	246,930
Net Occupancy Expense	70,757	69,761	65,996
Other Non-interest Expense	218,427	187,537	171,057
Total Non-interest Expense	548,813	510,007	483,983
Income Before Taxes and Extra Items	105,304	84,981	127,387
Income Taxes	24,563[1]	(2,142)[2]	6,065
Income Before Extraordinary Items	80,741	87,123	121,322
Extraordinary Items	278	261	1,611
Applicable Income Tax-Extra Items	(2)	(53)	402
Net Income (Loss)	81,017	87,331	122,531
Year-end Equity Capital Funds	1,734,378	1,706,078	1,687,595
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	1,293,655	1,172,780	1,148,736
U.S. Gov't Obligations	6,593,260	5,683,952	5,508,544
All Other Securities	1,660,983	1,643,110	1,856,827
Federal Funds Sold	1,200,861	897,450	640,784
Loans & Direct Lease Financing	8,603,883	9,073,460	9,105,915
All Other Assets	787,839	900,293	848,937
Total Assets	20,140,481	19,371,045	19,109,743
LIABILITIES			
Non-interest-Bearing Deposits	2,738,246	3,830,982	2,664,190
Interest-Bearing Deposits	14,776,633	12,959,852	13,873,529
Total Deposits	17,514,879	16,790,834	16,537,719
Federal Funds Purchased	541,814	469,914	473,164
Other Borrowings & All Other Liabilities	347,910	392,421	411,602
Total Equity Capital & Debentures	1,735,877	1,717,896	1,687,258
Total Liabilities & Capital	20,140,480	19,371,065	19,109,743
Number of Banks as of December 31	510	515	527

* Figures not available for these years.

(a) Asset & Liability items are average of figures reported at beginning, middle and end of each calendar year.

[1]Includes 40 banks with no tax liability
Includes 141 banks with tax refunds totaling 24,497

[2]Includes 31 banks with no tax liability
Includes 151 banks with tax refunds totaling 43,125 and
reflects adjustments made after submission of individual reports of condition.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1984 – 1986

Item Description	1986	1985	1984
AMOUNTS PER $100 OF CURRENT OPERATING INCOME:			
Interest on Loans, Leases & Federal Funds	53.33	57.45	58.52
Interest on Balances with Banks	1.28	1.01	.99
Interest on Securities	38.97	35.82	35.51
Interest on Trade Accounts	.02	.03	.01
Service Charges	*	*	2.04
All Other Income	6.40	5.69	2.93
Total Current Operating Income	100.00	100.00	100.00
Interest on Deposits	55.27	57.84	61.49
Expense of Federal Funds	1.79	1.76	2.34
Interest on Borrowed Money	.20	.21	.28
Interest on Notes & Debentures	.08	.08	.10
Salaries & Related	13.36	12.20	11.47
All Other Operating Expenses	14.96	12.50	18.45
Total Current Operating Expense	85.66	84.59	94.13
Net Operating Income	14.34	15.41	5.87
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Total Current Operating Income	9.65	10.69	11.26
Total Current Operating Expenses	8.26	9.04	10.61
Net Operating Income	.52	.44	.67
Net Income	.40	.43	.64
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net Operating Income	6.07	4.95	7.55
Taxes on Net Income	1.41	.06	.36
Net Income	4.67	4.90	7.26
SPECIAL RATIOS (a)			
Income on Loans Including Federal Funds Sold per $100 of Loans	12.04	13.11	12.92
Income on Securities per $100 of Securities	9.18	10.12	10.38
Service Charges per $100 of Non-interest Bearing Deposits	*	*	1.65
Interest Paid per $100 of Interest Bearing Deposits	7.55	9.58	9.54
AVERAGE ASSETS AND LIABILITIES			
ASSETS			
Cash & Due from Banks	6.42	6.05	6.01
U.S. Gov't. Obligations	32.74	29.34	28.82
All Other Securities	8.25	8.48	9.72
Federal Funds Sold	5.96	4.63	3.35
Loans & Direct Lease Financing	42.72	46.84	47.65
All Other Assets	3.91	4.66	4.45
Total Assets	100.00	100.00	100.00
LIABILITIES			
Non-interest Bearing Deposits	13.60	19.78	13.94
Interest Bearing Deposits	73.37	66.90	72.60
Total Deposits	86.97	86.68	86.54
Federal Funds Purchased	2.69	2.42	2.48
Other Borrowings & All Other Liabilities	1.73	2.02	2.15
Total Equity Capital & Debentures	8.61	8.88	8.83
Total Liabilities & Capital	100.00	100.00	100.00
Number of Banks as of December 31	510	515	527

* Figures not available for these years.

(a) Asset & Liability items are average of figures reported at beginning, middle and end of each calendar year.

DECEMBER 31, 1986 CONSUMER LOAN FIGURES

As Reported by 510 State Chartered Banks

Number of Banks	510		39		81		81	
Group Headings	All Banks		Under 10 Million		10 – 15 Million		15 – 20 Million	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Private Vehicles and Machinery	367,137,911	174,912,066	9,351,516	1,003,000	20,574,618	3,833,000	31,983,583	4,561,003
Secured by Other Personal Property	209,056,259	15,347,238	4,848,551	11,000	11,652,906	134,000	20,858,487	1,133,374
Secured by Real Property	380,320,500	6,154,298	13,934,625	0	38,326,923	500,000	45,818,240	1,992,000
Credit Cards and Related Plans	56,762,500	735,114	118,000	0	135,000	0	123,000	0
Other Unsecured Consumer Loans	181,642,095	2,454,417	3,729,211	0	10,923,884	401,000	12,121,398	315,950
Student Loans	217,084,711	10,331,221	2,920,785	0	11,804,657	169,000	20,581,747	298,000
Total Consumer Loans	1,412,003,976	209,934,354	34,902,688	1,014,000	93,417,988	5,037,000	131,486,455	8,300,327

DECEMBER 31, 1986 CONSUMER LOAN FIGURES

As Reported by 510 State Chartered Banks
(Continued)

Number of Banks	111		98		100	
Group Headings	20 – 30 Million		30 – 50 Million		Over 50 Million	
	Direct	Indirect	Direct	Indirect	Direct	Indirect
Secured by Private Vehicles and Machinery	46,887,941	5,234,904	64,599,258	5,620,988	193,740,995	154,659,171
Secured by Other Personal Property	31,232,909	678,044	28,638,315	1,478,121	111,825,091	11,912,699
Secured by Real Property	64,491,700	4,732	93,209,969	209,000	124,539,043	3,448,566
Credit Cards and Related Plans	2,025,973	17,000	2,117,176	15,158	52,243,351	702,956
Other Unsecured Consumer Loans	21,913,845	46,000	38,698,853	818,000	94,254,904	873,467
Student Loans	32,240,228	1,162,221	53,658,557	1,878,000	95,878,737	6,824,000
Total Consumer Loans	198,792,596	7,142,901	280,922,128	10,019,267	672,482,121	178,420,859

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
1	Ackley	Ackley State Bank	3,313	13,715	810	16,975
2	Adair	Exchange State Bank	532	6,400	226	8,257
3	Adel	Brenton Bank and Trust Company	3,466	23,605	7,888	24,438
4	Adel	Raccoon Valley State Bank	1,020	11,583	15	15,304
5	Afton	Citizens Savings Bank	721	9,782	1,828	3,628
6	Albert City	Albert City Savings Bank	419	3,089	4,708	8,712
7	Albia	First Iowa State Bank	1,787	36,642	3,242	16,127
8	Albia	Peoples State Bank	1,587	8,502	-0-	2,031
9	Alden	Alden State Bank	595	5,387	890	9,096
10	Algona	First Interstate Bank of Algona	2,369	16,040	5,779	22,360
11	Algona	Iowa State Bank	3,922	17,580	13,968	22,085
12	Alta	The First Trust and Savings Bank	889	7,372	240	6,356
13	Alta Vista	Alta Vista State Bank	222	7,320	921	6,962
14	Alton	Alton Savings Bank	1,718	8,736	523	5,127
15	Altoona	Altoona State Bank	1,261	8,801	1,942	17,799
16	Ames	American State Bank	2,428	887	106	9,948
17	Ames	United Bank And Trust	8,824	26,272	25,344	72,114
18	Anamosa	Citizens Savings Bank	1,968	13,849	2,305	39,116
19	Anita	Anita State Bank	387	6,488	1,562	7,194
20	Ankeny	Ankeny State Bank	7,776	9,535	733	41,783
21	Ankeny	Hawkeye-Ankeny Bank & Trust	943	4,188	565	14,936
22	Anthon	First Trust & Savings Bank	827	2,783	322	4,870
23	Aplington	State Savings Bank	990	600	890	16,552
24	Aredale	Aredale State Bank	557	2,708	481	5,972
25	Armstrong	First Trust & Savings Bank	1,139	10,164	2,874	9,440
26	Ashton	Ashton State Bank	2,956	6,637	2,165	8,147
27	Atkins	Atkins Savings Bank & Trust	809	5,443	203	4,042
28	Atlantic	First Whitney Bank & Trust	3,247	25,630	4,903	27,874
29	Audubon	Audubon State Bank	1,415	20,525	-0-	15,115
30	Aurelia	First Trust & Savings Bank	892	4,244	124	7,956
31	Avoca	Citizens Savings Bank	453	13,339	1,482	9,900
32	Baldwin	Baldwin Savings Bank	1,139	5,323	388	6,666
33	Bancroft	Farmers & Traders Savings Bank	2,592	8,037	2,515	9,339
34	Baxter	State Savings Bank	3,317	1,302	368	6,234
35	Beaman	Farmers Savings Bank	692	10,071	2,746	5,276
36	Bedford	State Savings Bank	1,741	2,401	443	18,232
37	Belle Plaine	Chelsea Savings Bank	1,660	9,477	3,650	9,332
38	Bellevue	Andrew Savings Bank	1,024	7,899	311	17,155
39	Bellevue	Bellevue State Bank	1,016	4,170	596	14,759
40	Belmond	First State Bank	3,283	12,605	6,087	20,800
41	Belmond	North Iowa State Bank	820	7,137	188	7,285
42	Bennett	Bennett State Bank	813	3,794	21	8,776
43	Blairstown	Benton County State Bank	845	1,715	2,291	7,186
44	Blencoe	Blencoe State Bank	326	4,929	222	6,390
45	Bloomfield	Davis County Savings Bank	2,791	21,729	1,466	18,659
46	Bloomfield	Iowa Bank and Trust	1,138	6,975	335	4,137
47	Blue Grass	Blue Grass Savings Bank	757	13,434	4,611	19,665
48	Boone	Boone State Bank & Trust Company	2,278	29,838	4,622	23,337
49	Boyden	Farmers Savings Bank	472	5,618	287	10,414
50	Breda	Breda Savings Bank	588	6,091	2,044	6,235
51	Brighton	Rubio Savings Bank of Brighton	605	8,021	361	4,930
52	Britt	First State Bank	1,005	16,161	1,784	15,005
53	Brooklyn	Poweshiek County Savings Bank	408	9,840	2,757	9,688
54	Brunsville	First State Bank	244	5,453	473	3,026
55	Buffalo	Buffalo Savings Bank	528	2,704	5,820	11,561
56	Buffalo Center	Farmers Trust and Savings Bank	1,908	13,938	1,401	23,868
57	Burlington	Farmers & Merchants Bank & Trust	6,233	41,800	7,216	34,818
58	Burlington	Hawkeye Bank and Trust	5,890	12,087	685	53,778
59	Burt	Burt Savings Bank	310	3,293	54	5,474
60	Bussey	State Bank of Bussey	652	6,340	309	6,738
61	Calmar	Iowa State Bank	2,475	6,114	2,299	2,952
62	Cantril	State Savings Bank	1,777	6,926	669	7,373
63	Carlisle	Hartford-Carlisle Savings Bank	815	5,638	995	19,235
64	Carroll	Carroll County State Bank	2,729	20,201	11,935	17,634
65	Carroll	Commercial Savings Bank	3,657	39,188	6,628	17,605

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(498)	246	1,301	35,862	-0-	2,665	2,495	29,339	950	413	1
(158)	123	1,003	16,383	-0-	1,228	1,609	13,198	176	172	2
(529)	805	2,149	61,822	-0-	4,863	4,238	51,239	840	642	3
(287)	218	1,514	29,367	-0-	2,342	2,980	23,799	-0-	246	4
(61)	250	374	16,522	-0-	1,377	1,120	13,836	-0-	189	5
(132)	126	507	17,429	-0-	1,782	1,422	13,013	1,000	212	6
(269)	532	1,933	59,994	-0-	4,686	4,955	49,556	-0-	797	7
(23)	371	364	12,832	-0-	1,888	1,040	9,851	-0-	53	8
(184)	38	503	16,325	-0-	1,486	1,083	13,494	48	214	9
(1,049)	668	-1,404	47,571	-0-	2,704	5,346	39,158	-0-	363	10
(456)	914	2,197	60,210	-0-	4,781	4,288	48,563	1,712	866	11
(107)	95	387	15,232	-0-	1,184	612	13,260	-0-	176	12
(157)	37	993	16,298	-0-	1,994	1,739	12,177	-0-	388	13
(54)	47	390	16,487	-0-	1,689	1,207	13,413	-0-	178	14
(230)	462	362	30,397	-0-	2,339	5,171	22,674	-0-	213	15
(69)	426	640	14,366	-0-	1,180	528	12,574	-0-	84	16
(647)	1,947	5,597	139,451	-0-	13,398	20,177	100,660	4,200	1,016	17
(175)	180	847	58,090	-0-	5,514	3,573	48,205	260	538	18
(115)	56	797	16,369	-0-	1,322	1,325	13,534	-0-	188	19
(247)	477	958	61,015	-0-	5,180	7,934	47,509	-0-	392	20
(175)	1,037	510	22,004	-0-	1,349	1,478	18,930	-0-	247	21
(135)	185	715	9,567	-0-	577	1,247	7,620	25	98	22
(200)	335	785	19,952	-0-	1,139	2,323	16,228	-0-	262	23
(101)	50	362	10,029	-0-	716	688	8,518	-0-	107	24
(146)	80	638	24,189	-0-	2,413	2,532	18,728	200	316	25
(259)	61	546	20,253	-0-	1,711	1,092	17,148	26	276	26
(39)	106	199	10,763	-0-	1,132	954	8,519	-0-	158	27
(151)	426	2,281	64,210	-0-	5,314	6,276	51,960	-0-	660	28
(362)	660	1,265	38,618	-0-	2,925	2,996	32,308	-0-	389	29
(297)	38	487	13,444	-0-	951	969	11,278	-0-	246	30
(182)	153	498	25,643	-0-	1,894	1,186	21,600	600	363	31
(130)	61	417	13,864	-0-	1,322	1,053	11,239	-0-	250	32
(172)	113	567	22,991	-0-	2,143	1,085	19,206	100	457	33
(154)	191	165	11,423	-0-	635	700	10,023	-0-	65	34
(133)	87	369	19,108	-0-	2,121	1,095	15,658	-0-	234	35
(309)	186	1,008	23,702	-0-	1,839	2,585	19,082	-0-	196	36
(76)	253	732	25,028	-0-	3,010	1,763	19,666	183	406	37
(96)	456	599	27,348	-0-	2,090	1,738	23,194	-0-	326	38
(207)	158	1,030	21,522	250	1,369	2,509	17,079	161	154	39
(468)	120	2,146	44,573	-0-	3,461	2,107	38,729	-0-	276	40
(152)	358	1,137	16,773	-0-	827	1,203	14,528	98	117	41
(94)	486	266	14,062	-0-	1,069	1,330	11,445	49	169	42
(127)	30	361	12,301	-0-	1,893	1,158	9,080	-0-	170	43
(142)	47	455	12,527	-0-	1,179	1,535	9,653	-0-	160	44
(292)	291	1,635	46,279	-0-	4,322	4,025	36,908	-0-	1,024	45
(34)	82	271	12,904	-0-	1,053	1,350	10,388	-0-	113	46
(80)	108	1,410	39,905	-0-	6,114	2,047	30,823	264	657	47
(621)	1,407	6,164	67,025	1,000	4,275	5,207	54,032	1,567	944	48
(418)	348	1,250	17,971	-0-	384	2,014	15,403	93	77	49
(90)	35	357	15,260	-0-	2,447	2,023	10,580	-0-	210	50
(37)	254	282	14,416	-0-	1,497	868	11,844	-0-	207	51
(310)	387	852	34,884	-0-	2,338	2,426	29,596	155	369	52
(69)	20	346	22,990	-0-	2,714	1,571	18,361	-0	344	53
(182)	173	161	9,348	-0-	1,404	673	7,134	-0-	137	54
(109)	287	787	21,578	-0-	3,361	1,092	16,492	-0-	633	55
(710)	261	1,921	42,587	-0-	2,625	2,280	36,628	314	740	56
(281)	608	1,756	92,150	-0-	8,224	7,717	73,710	1,530	969	57
(1,142)	2,948	3,001	77,247	-0-	3,213	11,668	60,980	796	590	58
(37)	9	293	9,396	-0-	685	718	7,946	-0-	47	59
(243)	26	256	14,078	-0-	1,335	1,486	11,123	-0-	134	60
-0-	15	318	14,173	-0-	2,203	1,301	10,518	-0-	151	61
(140)	118	508	17,231	-0-	1,495	1,368	14,101	-0-	267	62
(411)	287	3,072	29,631	-0-	2,032	3,178	23,730	316	375	63
(227)	401	1,449	54,122	-0-	5,051	6,795	41,642	190	444	64
(495)	71	1,561	68,215	-0-	8,117	6,386	52,917	-0-	795	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
66	Cascade	Cascade State Bank	1,283	10,278	1,108	12,951
67	Casey	Security State Bank	1,591	2,208	370	11,771
68	Cedar Falls	Cedar Falls Trust & Savings Bank	3,967	15,348	5,458	37,486
69	Cedar Falls	Midway Bank & Trust	3,534	8,895	3,858	19,303
70	Cedar Rapids	Brenton Bank and Trust Company of Cedar Rapids	2,472	9,792	1,102	18,593
71	Cedar Rapids	First Trust and Savings Bank	5,405	34,952	4,934	33,849
72	Cedar Rapids	Guaranty Bank and Trust Company	3,374	35,710	11,025	19,577
73	Cedar Rapids	Massachusetts Fidelity Trust Company	513	-0-	1,131	-0-
74	Cedar Rapids	Peoples Bank & Trust Company	21,112	133,807	29,486	68,552
75	Cedar Rapids	United State Bank	3,071	2,230	173	36,734
76	Center Point	Iowa State Bank & Trust Company	364	5,234	122	1,342
77	Centerville	Iowa Trust and Savings Bank	5,054	29,832	19,521	30,606
78	Central City	City State Bank	1,433	6,438	1,671	8,854
79	Chariton	Hawkeye Bank and Trust	1,252	10,370	2,030	14,337
80	Charles City	Commercial Trust and Savings Bank	1,229	18,926	96	17,005
81	Charles City	First Security Bank and Trust Company	2,946	39,578	12,630	45,371
82	Charter Oak	Farmers State Bank	649	1,392	444	3,712
83	Cherokee	Central Trust and Savings Bank	1,000	7,045	920	5,478
84	Cherokee	Cherokee State Bank	5,149	44,067	19,231	19,190
85	Cherokee	Valley Bank & Trust	1,425	1,257	-0-	13,500
86	Churdan	First State Bank	315	9,897	518	2,961
87	Clarence	Community State Bank	3,282	25,739	2,841	18,006
88	Clarinda	Citizens State Bank	2,145	25,560	5,649	17,943
89	Clarinda	Page County State Bank	2,278	34,827	690	8,241
90	Clarion	Brenton Bank & Trust Company	1,665	13,798	1,396	12,228
91	Clarksville	Iowa State Bank	2,108	7,721	1,333	13,832
92	Clear Lake	Clear Lake Bank and Trust Company	3,018	21,351	4,901	33,932
93	Clear Lake	Community State Bank of Clear Lake	1,440	11,251	380	12,202
94	Cleghorn	Cleghorn State Bank	2,778	2,288	175	3,732
95	Climbing Hill	Climbing Hill Savings Bank	675	1,042	-0-	4,453
96	Clinton	Gateway State Bank	1,863	4,492	332	8,391
97	Clinton	Iowa State Savings Bank	2,534	29,800	8,936	24,648
98	Coggon	Linn County State Bank	575	10,218	37	2,806
99	Colesburg	Farmers Savings Bank	889	3,811	1,972	6,275
100	Collins	Exchange State Bank	2,222	2,147	1,117	7,682
101	Columbus Junction	Columbus Junction State Bank	1,034	9,014	400	27,413
102	Conrad	First State Bank	1,899	3,736	4,172	11,044
103	Coon Rapids	Iowa Savings Bank	1,487	10,952	214	15,831
104	Corning	State Bank of Brooks	320	6,430	47	1,350
105	Correctionville	Corn Belt State Bank	6,046	3,762	256	3,451
106	Corwith	Corwith State Bank	499	5,343	1,050	7,971
107	Corydon	Corydon State Bank	978	10,679	37	7,592
108	Corydon	The Citizens State Bank	2,334	14,545	1,151	16,069
109	Council Bluffs	Council Bluffs Savings Bank	15,699	74,800	17,172	121,652
110	Council Bluffs	State Bank and Trust	3,307	16,588	1,534	42,937
111	Crawfordsville	Peoples Savings Bank	359	4,324	300	1,419
112	Cresco	Cresco Union Savings Bank	4,574	21,068	10,339	28,609
113	Creston	Iowa State Savings Bank	9,637	19,577	1,821	16,680
114	Cylinder	Cylinder State Bank	1,704	6,061	980	6,543
115	Dallas Center	Brenton State Bank	2,700	18,090	3,096	24,798
116	Danbury	Farmers Savings Bank	464	5,423	-0-	3,906
117	Danville	Danville State Savings Bank	760	13,348	2,939	12,190
118	Davenport	Davenport Bank and Trust Company	44,982	841,174	228,060	249,634
119	Davenport	First Bank	11,596	12,931	2,796	88,120
120	Davenport	Northwest Bank & Trust Company	18,616	20,898	12,198	96,558
121	Decorah	Decorah State Bank	4,519	39,791	9,909	59,602
122	Decorah	Security Bank and Trust Company	4,912	9,738	7,451	33,017
123	Defiance	Defiance State Bank	697	5,026	1,267	6,609
124	Delhi	Delhi Savings Bank	598	5,153	1,493	4,843
125	Denison	Crawford County Trust and Savings Bank	4,806	17,234	1,046	21,025
126	Denver	Denver Savings Bank	486	4,666	338	14,850
127	Des Moines	Bankers Trust Company	60,021	82,733	14,645	309,673
128	Des Moines	Hawkeye Bank & Trust of Des Moines	14,114	7,648	2,329	107,868
129	Des Moines	Iowa State Bank	4,248	45,966	10,260	33,604
130	DeWitt	DeWitt Bank & Trust Company	2,052	26,538	2,343	29,983

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(216)	46	751	26,201	-0-	3,162	2,056	20,646	-0-	337	66
(524)	84	795	16,295	-0-	151	1,804	14,222	-0-	118	67
(633)	343	3,214	65,183	-0-	4,459	9,175	51,182	-0-	367	68
(141)	1,187	832	37,468	-0-	3,095	4,608	29,327	-0-	438	69
(170)	252	774	32,815	100	2,236	5,552	23,623	1,055	249	70
(449)	1,695	1,219	81,605	-0-	7,972	9,649	63,223	-0-	761	71
(283)	1,427	1,242	72,072	-0-	5,321	7,642	58,744	-0-	365	72
-0-	-0-	248	1,892	-0-	1,201	-0-	-0-	-0-	691	73
(684)	1,611	4,983	258,867	-0-	29,562	33,888	177,184	16,440	1,793	74
(432)	2,289	828	44,893	-0-	3,062	5,844	34,589	1,045	353	75
(23)	122	187	7,348	-0-	728	704	5,824	-0-	92	76
(158)	406	1,766	87,027	-0-	8,315	6,193	70,897	407	1,215	77
(29)	125	491	18,983	-0-	2,281	1,221	15,168	54	259	78
(219)	288	710	28,768	-0-	3,346	2,075	23,145	-0-	202	79
(650)	81	1,058	37,745	-0-	3,852	2,628	29,827	950	488	80
(660)	649	3,992	104,506	-0-	8,279	7,529	87,680	-0-	1,018	81
(132)	48	225	6,338	-0-	266	516	5,513	-0-	43	82
(30)	146	252	14,811	-0-	2,249	2,105	10,289	-0-	168	83
(327)	202	1,812	89,324	-0-	10,547	9,377	68,436	336	628	84
(12)	269	349	16,788	-0-	1,375	1,701	13,551	-0-	161	85
(68)	16	403	14,042	-0-	2,396	1,482	9,950	47	167	86
(198)	132	1,890	51,692	-0-	4,733	3,531	42,218	257	953	87
(359)	380	1,860	53,178	-0-	4,822	4,261	43,324	-0-	771	88
(289)	487	885	47,119	-0-	4,412	4,144	38,143	-0-	420	89
(291)	359	816	29,971	-0-	2,594	2,277	24,305	400	395	90
(206)	133	2,082	27,003	-0-	2,171	2,586	21,202	722	322	91
(185)	665	1,383	65,065	-0-	6,593	6,183	51,178	458	653	92
(129)	503	771	26,418	-0-	2,004	3,547	20,520	237	110	93
(59)	28	156	9,098	-0-	733	796	7,440	21	108	94
(135)	63	356	6,454	-0-	472	835	5,087	-0-	60	95
(173)	549	640	16,094	300	1,205	2,528	11,898	22	141	96
(395)	1,103	1,006	67,632	-0-	5,510	4,575	56,822	-0-	725	97
(58)	43	322	13,943	-0-	2,158	1,064	10,520	-0-	201	98
(32)	82	807	13,804	-0-	1,413	1,068	11,134	18	171	99
(113)	91	442	13,588	-0-	923	717	10,355	1,450	143	100
(319)	330	1,487	39,359	-0-	2,469	2,803	33,474	299	314	101
(121)	427	459	21,616	-0-	2,948	1,485	16,812	-0-	371	102
(457)	110	1,164	29,301	-0-	2,245	2,795	23,608	412	241	103
(39)	76	121	8,305	-0-	860	754	6,610	-0-	81	104
(62)	25	326	13,804	-0-	1,249	1,191	11,201	-0-	163	105
(75)	215	410	15,413	-0-	1,013	883	13,363	-0-	154	106
(167)	156	900	20,175	-0-	845	2,353	16,862	24	91	107
(193)	229	1,291	35,426	-0-	2,656	4,091	28,331	94	254	108
(1,194)	3,715	5,642	237,486	-0-	21,786	34,362	178,016	1,325	1,997	109
(1,069)	1,900	1,570	66,767	-0-	3,834	8,614	53,576	180	563	110
(34)	84	176	6,628	-0-	712	587	5,244	-0-	85	111
(690)	266	2,343	66,509	-0-	6,825	3,888	55,067	66	663	112
(400)	1,210	2,023	50,548	-0-	3,568	4,881	41,811	-0-	288	113
(167)	67	487	15,675	-0-	2,083	757	12,405	150	280	114
(330)	749	1,146	50,249	-0-	4,201	5,146	40,182	40	680	115
(33)	150	252	10,162	-0-	1,204	681	8,170	-0-	107	116
(81)	262	479	29,897	-0-	3,135	1,515	24,764	-0-	483	117
(1,973)	10,110	45,413	1,417,400	-0-	133,611	96,661	771,514	402,024	13,590	118
(1,410)	3,362	3,956	121,351	-0-	9,440	26,845	83,335	859	872	119
(273)	4,204	6,146	158,347	1,000	15,930	17,284	114,329	7,754	2,050	120
(1,039)	901	2,395	116,078	-0-	9,595	8,312	96,960	-0-	1,211	121
(624)	835	1,372	56,701	-0-	5,046	3,848	46,798	568	441	122
(99)	119	345	13,964	-0-	1,272	648	11,896	-0-	148	123
(86)	33	262	12,296	-0-	1,132	976	9,777	280	131	124
(230)	433	1,117	45,431	-0-	3,774	3,297	37,139	804	417	125
(200)	106	809	21,055	-0-	1,400	1,897	17,428	200	130	126
(3,823)	4,049	15,322	482,620	7,000	26,512	144,567	230,826	70,783	2,932	127
(1,429)	5,199	5,415	141,144	-0-	10,094	33,647	95,291	794	1,318	128
(269)	2,536	2,619	98,964	-0-	13,188	10,832	71,848	2,000	1,096	129
(831)	480	1,973	62,538	-0-	4,192	5,183	52,508	227	428	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
131	DeWitt	First Central State Bank	3,553	10,986	2,693	17,672
132	Dike	Iowa Savings Bank	495	10,276	576	8,901
133	Douds	Farmers and Traders Savings Bank	192	4,736	-0-	2,916
134	Dows	Farmers State Bank of Dows	710	7,010	996	8,472
135	Dubuque	American Trust & Savings Bank	21,249	69,069	16,451	134,073
136	Dubuque	Dubuque Bank and Trust Company	12,870	120,486	16,349	121,691
137	Dubuque	Key City Bank and Trust Company	3,359	9,608	471	21,545
138	Dumont	State Bank of Dumont	624	3,055	1,061	8,737
139	Dunlap	Dunlap Savings Bank	610	11,667	2,647	7,215
140	Durant	Liberty Trust and Savings Bank	1,781	20,239	6,243	25,478
141	Dyersville	Fidelity Bank & Trust	1,008	21,736	5,727	17,969
142	Dysart	Dysart State Bank	7,803	1,065	151	6,081
143	Eagle Grove	Brenton State Bank	1,430	5,050	699	11,099
144	Eagle Grove	Security Savings Bank	1,731	23,082	4,229	32,617
145	Earlham	Earlham Savings Bank	1,066	22,569	1,644	10,443
146	Earling	Farmers Trust & Savings Bank	472	8,091	582	7,556
147	Earlville	The State Bank of Earlville	728	7,843	289	7,580
148	Edgewood	Community Savings Bank	1,803	7,354	1,551	15,577
149	Eldora	Hardin County Savings Bank	2,248	28,836	12,525	42,320
150	Eldridge	Central Trust and Savings Bank	5,521	6,411	1,956	33,380
151	Elgin	Elgin State Bank	920	7,041	386	6,270
152	Elkader	Central State Bank	1,046	8,419	15,160	14,979
153	Elkader	Peoples State Bank	999	8,945	4,305	7,836
154	Elma	Peoples Savings Bank	1,961	5,768	-0-	11,134
155	Emerson	Emerson State Bank	520	3,157	1,374	5,506
156	Emmetsburg	Brenton Bank of Palo Alto County	2,235	17,361	2,612	18,442
157	Emmetsburg	Iowa Trust and Savings Bank	2,243	18,009	3,045	14,134
158	Estherville	Emmet County State Bank	9,229	31,158	356	26,560
159	Estherville	First Interstate Bank of Estherville	1,336	12,781	5,879	18,753
160	Evansdale	First Security State Bank	1,944	3,716	963	10,895
161	Everly	State Bank	652	10,762	238	13,820
162	Exira	Exchange State Bank	410	12,762	2,689	9,676
163	Fairbank	Fairbank State Bank	535	4,066	1,139	6,484
164	Fairfax	Fairfax State Savings Bank	2,612	17,247	3,651	12,630
165	Fairfield	Iowa State Bank & Trust Company of Fairfield	2,362	15,268	2,264	30,685
166	Farley	Farley State Bank	821	5,579	6,593	16,768
167	Farnhamville	Security Savings Bank	396	5,131	1,776	6,264
168	Fayette	State Bank of Fayette	1,879	1,531	-0-	5,904
169	Forest City	Forest City Bank & Trust Company	6,047	4,889	1,897	12,393
170	Forest City	Manufacturers Bank & Trust Company	1,374	48,301	411	22,151
171	Fort Dodge	First American State Bank	4,247	36,136	37	49,235
172	Fort Dodge	First Interstate Bank of Fort Dodge	8,143	16,060	7,969	73,786
173	Fort Madison	Fort Madison Bank & Trust Company	3,394	16,551	2,663	32,523
174	Fort Madison	Iowa State Bank	1,411	4,527	5,852	13,790
175	Fort Madison	Lee County Savings Bank	2,326	12,590	4,706	34,524
176	Fostoria	Farmers Savings Bank	305	7,004	1,832	7,965
177	Frederika	Farmers Savings Bank	723	2,510	4,700	5,291
178	Fremont	Farmers Savings Bank	490	14,113	2,982	5,174
179	Galva	First Trust and Savings Bank	828	4,430	497	5,331
180	Garnavillo	The Garnavillo Savings Bank	620	6,251	625	8,685
181	Garwin	Farmers Savings Bank	5,597	3,072	3,102	6,083
182	George	George State Bank	899	9,794	5,999	14,553
183	Gibson	Gibson Savings Bank	2,794	8,958	3,613	6,561
184	Gilman	Citizens Savings Bank	2,296	6,444	500	6,235
185	Glenwood	Glenwood State Bank	2,599	44,374	245	12,660
186	Glenwood	Mills County State Bank	2,207	5,207	454	6,991
187	Gowrie	The First State Bank of Gowrie	755	8,447	116	5,938
188	Grafton	Farmers State Bank	845	1,403	313	2,278
189	Grand Junction	Peoples Trust and Savings Bank	1,373	8,258	369	5,212
190	Green Mountain	Producers Savings Bank	1,646	696	2,568	8,334
191	Greene	First State Bank	914	10,261	5,034	17,380
192	Greenfield	First Interstate Bank of Greenfield	1,377	12,100	2,337	12,393
193	Greenfield	Union State Bank	2,120	6,128	363	4,567
194	Grinnell	Grinnell State Bank	2,503	12,472	8,502	14,272
195	Griswold	Griswold State Bank	1,188	6,588	49	4,624

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(168)	253	1,536	36,525	-0-	2,943	2,511	30,535	-0-	536	131
(133)	145	399	20,659	-0-	2,293	1,520	16,582	-0-	264	132
(72)	30	28	7,830	-0-	637	482	6,707	-0-	4	133
(272)	70	502	17,488	-0-	1,354	867	14,864	250	153	134
(984)	2,846	4,633	247,337	-0-	16,631	32,431	192,308	3,920	2,047	135
(1,063)	1,861	7,373	279,567	2,565	21,232	24,994	171,718	54,268	4,790	136
(243)	614	464	35,818	-0-	2,727	4,710	26,953	642	786	137
(116)	86	515	13,962	-0-	1,638	1,789	10,317	-0-	218	138
(240)	346	701	22,946	-0-	3,045	1,333	18,033	-0-	535	139
(367)	513	1,808	55,695	-0-	6,289	3,815	44,622	338	631	140
(114)	544	843	47,713	-0-	4,194	2,586	40,383	-0-	550	141
(123)	68	279	15,324	-0-	1,248	1,298	12,526	103	149	142
(334)	308	1,302	19,554	-0-	1,122	1,290	16,638	329	176	143
(238)	570	2,167	64,158	-0-	5,105	4,078	54,167	-0-	808	144
(291)	287	1,500	37,218	-0-	4,158	2,040	29,212	1,200	608	145
(84)	111	376	17,104	-0-	1,608	914	14,310	-0-	272	146
(75)	47	319	16,731	-0-	1,310	1,267	13,766	132	256	147
(214)	182	1,001	27,254	-0-	3,143	2,720	20,847	54	490	148
(337)	851	2,787	89,230	-0-	7,738	5,823	74,235	656	778	149
(663)	575	1,444	48,624	-0-	3,015	5,779	39,131	331	368	150
(149)	4	762	15,234	-0-	1,233	1,260	12,567	-0-	174	151
(222)	101	1,583	41,066	-0-	5,974	2,610	32,049	-0-	433	152
(97)	197	740	22,925	-0-	2,145	1,251	18,830	383	316	153
(102)	191	1,038	19,990	-0-	1,609	1,091	15,577	1,466	247	154
(53)	383	302	11,189	-0-	1,184	666	9,186	-0-	153	155
(593)	188	1,422	41,667	-0-	3,341	3,045	34,754	266	261	156
(704)	390	1,637	38,754	-0-	3,330	2,099	32,971	-0-	354	157
(866)	370	2,065	68,872	-0-	4,495	3,718	59,766	-0-	893	158
(217)	369	938	39,839	-0-	2,695	3,972	32,896	-0-	276	159
(101)	716	879	19,012	-0-	1,808	2,442	14,605	46	111	160
(142)	331	1,056	26,717	-0-	2,017	1,622	21,956	582	540	161
(274)	250	710	26,223	-0-	2,487	1,912	21,585	52	187	162
(101)	118	401	12,642	-0-	1,306	764	10,454	-0-	118	163
(99)	148	627	36,816	-0-	4,527	2,872	28,907	-0-	510	164
(115)	310	1,025	51,799	-0-	4,807	7,692	38,638	-0-	662	165
(311)	309	762	30,521	-0-	2,595	2,334	25,234	-0-	358	166
(76)	35	370	13,896	-0-	2,272	1,355	10,001	67	201	167
(72)	100	554	9,896	-0-	654	1,273	7,648	-0-	321	168
(504)	297	1,061	26,080	-0-	695	2,202	22,945	-0-	238	169
(986)	585	9,203	81,039	-0-	6,682	3,479	69,971	1,125	(218)	170
(1,386)	2,585	2,348	93,202	-0-	6,534	8,163	77,464	161	880	171
(1,060)	3,546	4,201	112,645	-0-	7,314	12,387	89,184	2,050	1,710	172
(522)	769	1,319	56,697	-0-	4,698	5,329	45,780	485	405	173
(219)	189	890	26,440	-0-	2,095	2,169	21,912	-0-	264	174
(578)	582	1,055	55,205	-0-	4,581	4,817	44,976	84	747	175
(243)	25	431	17,319	-0-	2,812	1,6[illegible]	11,988	725	136	176
(142)	8	370	13,460	-0-	1,371	1,2[illegible]	10,688	-0-	124	177
(72)	235	589	23,511	-0-	2,347	2,090	18,684	32	358	178
(75)	79	255	11,345	-0-	851	788	9,410	150	146	179
(178)	122	438	16,563	-0-	2,043	1,434	12,850	-0-	236	180
(38)	54	318	18,188	-0-	1,400	556	16,018	-0-	214	181
(116)	271	869	32,269	-0-	3,998	1,882	25,975	-0-	414	182
(140)	105	1,214	23,105	-0-	1,966	1,311	19,460	-0-	368	183
(116)	247	434	16,040	-0-	1,249	1,410	13,210	-0-	171	184
(73)	01	833	60,639	-0-	7,590	4,094	48,180	429	346	185
(91)	201	296	15,265	-0-	1,317	1,931	11,398	432	187	186
(102)	3	230	15,387	-0-	2,199	1,681	11,377	-0-	130	187
(25)	31	102	4,947	-0-	337	670	3,866	-0-	74	188
(68)	21	322	15,487	-0-	1,920	968	12,208	187	204	189
(78)	112	541	13,819	-0-	1,359	598	11,610	-0-	252	190
(76)	133	527	34,173	-0-	4,068	2,285	27,300	-0-	520	191
(724)	458	1,486	29,427	-0-	1,811	2,606	24,653	10	347	192
(113)	170	951	14,186	-0-	1,077	933	12,018	-0-	158	193
(195)	254	793	38,601	-0-	5,185	4,055	28,868	-0-	493	194
(120)	332	311	12,972	-0-	919	1,131	10,380	450	92	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
196	Grundy Center	Hawkeye Bank & Trust	4,696	8,584	690	9,359
197	Guthrie Center	Guthrie County State Bank	1,443	16,559	1,553	11,315
198	Guttenberg	Security State Bank	1,845	15,507	4,060	9,869
199	Halbur	Farmers Savings Bank	520	3,037	980	5,981
200	Hamburg	Iowa State Bank	3,098	12,904	1,921	13,528
201	Hampton	Hampton State Bank	601	7,993	2,223	9,132
202	Harlan	The Shelby County State Bank	6,098	41,843	12,510	34,393
203	Hartley	Security State Bank	1,763	14,826	1,572	10,223
204	Hartwick	Hartwick State Bank	381	8,720	-0-	4,888
205	Hawarden	Farmers State Bank	973	9,631	3,048	11,365
206	Hawarden	First State Bank	1,518	3,241	702	8,356
207	Hawkeye	Citizens Savings Bank	424	7,552	121	4,516
208	Hayesville	Hayesville Savings Bank	3,090	11,492	257	21,758
209	Hedrick	Hedrick Savings Bank	1,517	4,785	1,781	7,243
210	Hills	Hills Bank and Trust Company	14,209	52,530	23,030	149,926
211	Holstein	Holstein State Bank	4,512	2,629	1,766	24,302
212	Hopkinton	Citizens State Bank	1,094	8,725	896	9,442
213	Hubbard	Security State Bank	489	9,175	1,576	6,851
214	Hull	Iowa State Bank	2,449	5,091	1,280	6,386
215	Humboldt	Hawkeye Bank and Trust	1,981	21,112	2,893	32,505
216	Humboldt	Humboldt Trust and Savings Bank	1,873	35,999	560	23,767
217	Ida Grove	First State Bank	1,525	1,043	1,972	10,887
218	Ida Grove	Ida County State Bank	2,353	19,715	1,789	34,636
219	Independence	Farmers State Savings Bank	3,025	31,583	9,286	31,616
220	Independence	Security State Bank	2,935	15,998	5,219	13,765
221	Indianola	Peoples Trust and Savings Bank	4,701	47,937	4,756	61,665
222	Indianola	Warren County Brenton Bank and Trust	2,191	8,540	1,725	14,406
223	Iowa City	Hawkeye State Bank	2,147	4,270	150	11,651
224	Iowa City	Iowa State Bank & Trust Company	14,015	48,753	11,111	115,007
225	Iowa Falls	Green Belt Bank & Trust	2,580	24,649	8,077	18,373
226	Iowa Falls	Iowa Falls State Bank	7,971	27,864	3,832	15,424
227	Ireton	Security Savings Bank	718	11,090	-118	8,983
228	Irwin	Farmers Savings Bank	450	1,713	1,604	7,714
229	Jefferson	Brenton State Bank of Jefferson	2,885	20,690	3,125	20,378
230	Jefferson	Home State Bank	1,547	29,696	1,182	24,040
231	Jesup	Farmers State Bank	2,354	5,069	431	18,001
232	Jewell	Farmers State Bank	4,498	1,996	519	24,194
233	Joice	Farmers Savings Bank	300	388	267	4,913
234	Kalona	Farmers Savings Bank	2,541	11,304	3,357	21,441
235	Kalona	First Interstate Bank of Kalona	272	7,361	2,695	11,068
236	Kanawha	Farmers State Bank	690	3,942	735	9,291
237	Kellogg	Kellogg-Sully Bank & Trust	934	16,810	877	15,278
238	Keokuk	Keokuk Savings Bank & Trust Company	6,538	12,329	7,157	23,571
239	Keokuk	State Central Bank	4,378	31,308	10,690	45,207
240	Keosauqua	Farmers State Bank	5,722	9,321	2,482	17,593
241	Keota	Farmers Savings Bank	1,125	8,786	2,912	10,633
242	Keystone	Keystone Savings Bank	4,888	11,187	2,268	7,120
243	Kingsley	Kingsley State Bank	1,737	13,822	6,185	13,772
244	Knoxville	Iowa State Savings Bank	5,422	18,171	2,094	20,875
245	Lake City	Lake City State Bank	785	5,274	127	10,392
246	Lake Mills	Hawkeye Bank & Trust	964	4,348	316	14,801
247	Lake Park	Security State Bank	957	12,774	1,657	6,054
248	Lake View	Farmers State Bank	779	5,999	350	8,471
249	Lansing	Kerndt Brothers Savings Bank	2,061	16,088	3,562	17,519
250	Larchwood	Security Savings Bank	2,251	7,117	2,581	8,686
251	Laurens	Laurens State Bank	2,161	10,623	4,372	21,352
252	Lawler	State Bank of Lawler	12,890	19,110	3,837	18,448
253	Le Claire	Le Claire State Bank	1,153	8,431	7,591	5,152
254	Ledyard	State Bank of Ledyard	4,488	2,337	941	14,461
255	Leighton	Farmers Savings Bank	452	4,745	1,493	8,163
256	Le Mars	Le Mars Savings Bank	3,140	38,383	9,288	29,949
257	Leon	The Decatur County State Bank	1,594	9,109	741	20,476
258	Libertyville	Libertyville Savings Bank	343	7,410	5,302	10,809
259	Lime Springs	Exchange State Bank	549	881	-0-	4,960
260	Lisbon	Lisbon Bank and Trust Company	481	2,705	-0-	5,811

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(615)	293	860	23,867	-0-	1,352	2,094	20,213	-0-	208	196
(292)	171	1,178	31,927	-0-	2,866	1,726	26,995	-0-	340	197
(244)	300	669	32,006	-0-	4,061	3,171	24,407	-0-	367	198
(50)	56	405	10,929	-0-	941	1,114	8,377	350	147	199
(395)	61	853	31,970	-0-	2,969	3,576	25,060	-0-	365	200
(248)	371	1,161	21,233	-0-	281	1,634	19,049	95	174	201
(358)	576	2,139	97,201	-0-	10,719	8,036	77,110	-0-	1,336	202
(175)	234	811	29,254	-0-	2,698	1,452	23,052	1,776	276	203
(92)	16	323	14,236	-0-	1,492	840	11,591	27	286	204
(207)	280	882	25,972	-0-	2,177	1,339	21,819	61	576	205
(50)	145	348	14,260	-0-	1,110	1,442	11,643	-0-	65	206
(81)	1	295	12,828	-0-	1,218	768	10,616	28	198	207
(825)	260	2,692	38,724	-0-	83	2,055	36,124	-0-	462	208
(190)	32	414	15,582	-0-	1,441	893	13,053	-0-	195	209
(2,227)	5,047	4,459	246,974	-0-	20,050	18,383	201,230	5,026	2,285	210
(245)	91	1,038	34,093	-0-	2,732	2,362	28,236	325	43[illegible]	211
(134)	213	430	20,666	-0-	2,492	1,710	16,157	48	259	212
(117)	53	460	18,487	-0-	2,752	1,313	14,060	150	212	213
(94)	302	291	15,705	-0-	1,493	1,693	12,211	143	165	214
(601)	2,081	2,381	62,352	-0-	4,362	6,111	51,204	-0-	675	215
(363)	546	1,917	64,299	-0-	4,969	4,856	54,208	-0-	266	216
(179)	295	928	16,471	-0-	887	1,583	13,641	257	103	217
(1,243)	412	5,357	63,019	-0-	4,131	5,332	52,404	355	797	218
(286)	475	1,831	77,530	-0-	7,989	6,782	61,232	902	625	219
(641)	1,297	1,382	39,955	-0-	3,679	4,070	31,307	422	477	220
(892)	873	2,669	121,709	-0-	9,971	11,461	98,192	88	1,997	221
(474)	1,052	1,917	29,357	-0-	1,916	3,404	22,590	1,125	322	222
(395)	968	520	19,311	-0-	1,197	2,625	15,200	110	179	223
(1,411)	5,826	5,999	199,300	0-	15,349	23,680	156,012	2,780	1,479	224
(88)	286	1,899	55,776	-0-	3,852	6,022	45,117	342	443	225
(142)	460	879	56,288	-0-	4,350	4,132	47,127	-0-	679	226
(123)	27	693	21,506	-0-	2,418	2,248	16,360	257	223	227
(324)	191	1,174	12,522	-0-	1,098	689	10,619	-0-	116	228
(493)	690	1,970	49,245	-0-	3,913	2,576	42,390	15	351	229
(480)	962	1,253	58,200	-0-	4,995	3,644	47,884	753	924	230
(178)	669	1,130	27,476	-0-	2,005	2,286	22,781	-0-	404	231
(21)	172	989	32,347	-0-	2,535	2,499	26,293	500	520	232
(5)	78	224	6,165	-0-	314	535	5,279	-0-	37	233
(226)	865	2,619	41,901	-0-	3,017	3,620	33,583	1,200	481	234
(294)	350	1,059	22,511	-0-	1,103	1,862	19,304	-0-	242	235
(319)	124	1,407	15,870	60	132	1,847	13,500	222	109	236
(261)	542	1,764	35,944	-0-	2,435	2,584	29,812	225	888	237
(467)	1,177	1,542	51,847	-0-	3,505	5,960	41,252	675	455	238
(290)	1,069	2,559	94,921	-0-	9,594	15,476	68,870	-0-	981	239
(447)	94	976	35,741	-0-	2,591	2,481	30,251	-0-	418	240
(312)	111	638	23,893	-0-	2,391	2,413	18,793	-0-	296	241
(180)	62	536	25,821	-0-	3,038	2,442	20,046	-0-	295	242
(171)	64	795	36,204	-0-	5,632	2,454	27,611	7	500	243
(246)	472	1,231	48,019	-0-	4,273	4,951	38,273	21	501	244
(273)	196	720	17,221	-0-	1,445	1,503	13,197	930	146	245
(471)	198	933	21,089	-0-	876	1,248	18,692	-0-	273	246
(100)	282	624	22,248	-0-	2,022	1,063	18,195	637	331	247
(131)	33	719	16,220	-0-	1,461	1,431	13,138	-0-	190	248
(424)	95	718	39,619	-0-	4,347	2,926	31,773	120	453	249
(39)	521	869	21,986	-0-	2,359	1,312	17,781	102	432	250
(798)	187	1,304	39,201	-0-	2,519	2,052	32,669	1,518	443	251
(207)	80	1,517	55,675	-0-	4,010	2,077	48,694	273	621	252
(45)	195	453	22,930	-0-	2,132	1,507	18,322	750	219	253
(143)	101	628	22,813	-0-	1,459	1,587	19,504	-0-	263	254
(245)	65	271	14,944	-0-	1,993	978	11,805	-0-	168	255
(1,011)	663	1,380	81,792	-0-	11,091	7,357	62,289	-0-	1,055	256
(417)	114	1,334	32,951	-0-	2,111	3,458	27,159	-0-	223	257
(59)	178	576	24,559	-0-	2,474	1,241	20,564	-0-	280	258
(67)	199	501	7,023	-0-	424	845	5,684	-0-	70	259
(175)	115	472	9,409	-0-	612	643	7,723	315	116	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
261	Lohrville	Lohrville Savings Bank	244	6,526	1,900	4,292
262	Lone Tree	Farmers & Merchants Savings Bank	3,923	12,392	354	16,646
263	Lowden	American Trust and Savings Bank	703	9,265	4,837	9,862
264	Luana	Luana Savings Bank	337	12,081	139	11,142
265	Lucas	Farmers and Miners State Bank	196	2,897	-0-	127
266	Lynnville	First State Bank	743	10,400	715	7,639
267	Madrid	City State Bank	2,377	6,222	2,737	8,786
268	Malvern	Malvern Trust & Savings Bank	1,304	6,329	5,088	9,617
269	Manchester	Farmers & Merchants Savings Bank	1,769	7,393	1,690	21,125
270	Manchester	First State Bank	2,002	17,545	2,155	26,920
271	Manly	First State Bank	1,106	13,831	362	14,290
272	Manning	Manning Trust and Savings Bank	413	2,312	412	5,580
273	Manson	Manson State Bank	1,908	8,579	1,625	7,248
274	Mapleton	First State Bank of Mapleton	1,299	5,222	246	14,773
275	Mapleton	Mapleton Trust & Savings Bank	1,163	19,133	3,327	11,833
276	Maquoketa	Hawkeye Bank and Trust	2,291	11,697	956	33,933
277	Maquoketa	Maquoketa State Bank	4,950	25,790	10,944	52,229
278	Marathon	The Citizens State Bank	275	5,025	-0-	2,352
279	Marcus	Farmers State Bank	919	12,394	596	12,468
280	Marengo	First Interstate Bank of Marengo	802	8,692	6,827	19,482
281	Marion	Farmers State Bank	7,710	49,765	8,041	68,147
282	Marshalltown	Brenton Bank and Trust Company	4,323	21,512	5,128	44,131
283	Marshalltown	Commercial State Bank	3,613	8,978	1,333	34,869
284	Marshalltown	Security Bank	18,777	38,249	63,311	79,865
285	Martelle	Farmers Savings Bank	247	4,319	219	6,392
286	Mason City	First Interstate Bank of Mason City	7,783	16,749	13,105	74,530
287	Mason City	Hawkeye Bank & Trust of Mason City	1,736	2,813	-0-	14,446
288	Maxwell	Maxwell State Bank	706	4,617	105	4,908
289	Maynard	Maynard Savings Bank	463	10,104	325	5,361
290	McGregor	First State Savings Bank	663	1,994	85	6,142
291	Mechanicsville	Mechanicsville Trust & Savings Bank	1,145	7,368	567	12,046
292	Mediapolis	Mediapolis Savings Bank	1,478	26,439	4,746	12,232
293	Melbourne	Melbourne Savings Bank	552	5,022	338	9,958
294	Melvin	Melvin Savings Bank	591	8,050	3,086	7,050
295	Merrill	Farmers State Bank	889	10,048	1,067	4,719
296	Miles	Miles Savings Bank	1,740	7,296	310	7,716
297	Milford	Dickinson County Savings Bank	1,917	8,040	762	13,299
298	Mingo	Mingo Trust & Savings Bank	450	4,529	261	7,444
299	Missouri Valley	Peoples State Bank	946	7,117	701	16,279
300	Mitchellville	Farmers Savings Bank	1,298	11,195	573	6,532
301	Mondamin	Mondamin Savings Bank	185	2,523	57	2,968
302	Monona	Union State Bank	548	9,209	5,050	9,703
303	Monroe	Monroe State Bank	2,225	5,152	204	4,150
304	Montezuma	Montezuma State Bank	846	7,001	1,416	15,687
305	Montezuma	Peoples Savings Bank	2,941	5,469	1,602	9,239
306	Monticello	Monticello State Bank	2,827	87,401	20,008	71,205
307	Moorhead	Moorhead State Bank	376	3,251	68	4,671
308	Mount Auburn	Mount Auburn Savings Bank	376	6,933	187	2,015
309	Mount Ayr	First State Bank	356	4,593	2,954	2,115
310	Mount Ayr	Hawkeye Bank & Trust	1,073	15,682	3,667	20,210
311	Mount Pleasant	Hawkeye Bank & Trust	2,190	6,790	10	16,046
312	Mount Pleasant	Henry County Savings Bank	8,553	26,367	12,990	34,204
313	Mount Vernon	Mount Vernon Bank & Trust Company	1,459	12,577	2,311	15,626
314	Moville	First Trust and Savings Bank	1,562	21,064	1,313	7,979
315	Muscatine	Central State Bank	22,577	69,554	33,919	54,134
316	Nashua	First Nashua State Bank	777	16,739	2,576	12,369
317	Neola	Farmers & Merchants State Bank	999	12,984	4,718	6,495
318	Nevada	State Bank & Trust Company	2,665	15,036	15,649	20,114
319	New Albin	New Albin Savings Bank	492	11,153	1,920	7,570
320	New Hampton	Security State Bank	994	31,573	3,280	10,934
321	New Sharon	Taintor Savings Bank	1,000	9,012	1,660	9,746
322	New Vienna	New Vienna Savings Bank	490	6,997	627	6,708
323	Newton	Jasper County Savings Bank	9,328	33,975	4,748	63,360
324	Nora Springs	First State Bank	947	8,051	1,511	6,739
325	North English	Farmers Savings Bank	292	7,247	100	4,134

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabilities	Guide No.
(173)	361	294	13,444	-0-	2,639	849	9,657	42	257	261
(287)	348	1,031	34,407	-0-	2,866	2,146	28,878	76	441	262
(377)	141	1,210	25,641	-0-	2,823	1,384	20,906	49	479	263
(319)	53	472	23,905	-0-	2,689	1,416	19,466	34	300	264
(5)	-0-	12	3,227	-0-	551	808	1,850	-0-	18	265
(65)	185	537	20,154	-0-	1,993	1,265	16,490	-0-	406	266
(272)	47	696	20,593	-0-	2,211	1,500	16,663	16	203	267
(47)	126	570	22,987	-0-	3,806	1,574	17,272	-0-	335	268
(287)	359	1,625	33,674	-0-	2,849	2,900	27,146	335	444	269
(184)	512	1,781	50,731	-0-	4,206	4,059	41,544	266	656	270
(309)	329	899	30,508	-0-	1,939	2,513	25,572	280	204	271
(178)	12	528	9,079	-0-	686	545	7,771	-0-	77	272
(68)	90	381	19,763	-0-	1,653	1,873	16,093	-0-	144	273
(460)	231	978	22,289	-0-	1,329	1,939	18,623	32	366	274
(137)	151	762	36,232	-0-	4,966	2,640	28,111	-0-	515	275
(1,586)	1,225	2,975	51,491	365	1,921	4,260	43,933	426	586	276
(209)	1,774	2,676	98,154	832	9,017	5,245	81,537	-0-	1,523	277
(33)	89	123	7,831	-0-	1,268	452	6,010	-0-	101	278
(259)	61	906	27,085	-0-	2,544	1,925	22,175	145	296	279
(330)	135	1,417	37,025	-0-	2,730	2,489	31,544	-0-	262	280
(1,077)	1,533	3,084	137,203	-0-	9,518	17,012	108,207	1,072	1,394	281
(718)	1,492	3,885	79,753	-0-	6,341	9,600	62,528	74	1,210	282
(974)	1,337	1,820	50,976	-0-	2,311	7,375	40,869	-0-	421	283
(1,465)	1,935	5,232	205,904	-0-	15,990	17,681	165,067	5,254	1,912	284
(40)	32	127	11,296	-0-	1,435	328	9,392	22	119	285
(1,669)	2,968	3,594	117,060	-0-	7,952	14,175	91,021	1,846	2,066	286
(325)	488	511	19,669	-0-	1,113	2,728	15,485	190	153	287
(170)	249	151	10,566	-0-	679	660	9,239	-0-	(12)	288
(41)	19	313	16,544	-0-	1,556	1,172	13,559	-0-	257	289
(100)	186	380	9,350	-0-	612	1,502	7,094	-0-	142	290
(221)	454	763	22,122	-0-	1,654	1,206	19,024	43	195	291
(119)	59	838	45,673	-0-	5,684	3,478	35,534	384	593	292
(335)	54	1,390	16,979	-0-	1,097	1,379	14,299	-0-	204	293
(279)	58	509	19,065	-0-	3,339	1,197	14,308	-0-	221	294
(181)	115	296	16,953	-0-	2,456	1,975	12,274	-0-	248	295
(137)	193	340	17,458	-0-	1,359	1,244	14,469	150	236	296
(109)	246	797	24,952	-0-	1,935	2,476	20,392	-0-	149	297
(132)	213	362	13,127	-0-	589	798	10,133	1,550	57	298
(158)	692	851	26,428	-0-	2,169	2,841	21,051	3	364	299
(167)	366	723	20,520	-0-	1,674	2,143	16,264	160	279	300
(84)	93	155	5,897	-0-	630	718	4,478	-0-	71	301
(117)	147	971	25,511	-0-	3,564	1,869	19,449	171	458	302
(44)	27	158	11,872	-0-	1,292	920	9,613	-0-	47	303
(88)	17	468	25,347	-0-	2,935	1,653	20,320	-0-	439	304
(83)	109	349	19,626	-0-	2,125	2,507	14,711	-0-	283	305
(994)	555	4,151	185,153	-0-	23,953	7,946	150,368	881	2,005	306
(69)	44	282	8,623	-0-	1,001	517	6,970	35	100	307
(42)	60	224	9,753	-0-	1,090	872	7,646	-0-	145	308
(107)	171	216	10,298	-0-	1,088	639	8,425	-0-	146	309
(351)	554	1,233	42,068	-0-	3,302	3,042	35,235	-0-	489	310
(214)	436	610	25,868	-0-	2,131	3,404	20,059	-0-	274	311
(705)	868	1,770	84,047	-0-	6,641	8,445	67,683	625	653	312
(237)	297	426	32,459	-0-	3,006	2,758	26,398	-0-	297	313
(320)	97	696	32,391	-0-	4,843	2,926	23,918	161	543	314
(879)	794	3,458	183,557	-0-	21,335	13,832	140,871	5,583	1,936	315
(163)	59	547	32,904	-0-	3,795	2,056	26,736	-0-	317	316
(86)	130	498	25,738	-0-	3,492	2,041	19,857	23	325	317
(357)	100	2,092	55,299	-0-	6,229	3,827	44,222	560	461	318
(114)	47	337	21,405	-0-	2,118	1,348	17,587	-0-	352	319
(375)	338	903	47,647	-0-	4,102	2,585	39,417	1,000	543	320
(183)	73	1,226	22,534	-0-	2,271	3,712	16,242	54	255	321
(104)	24	322	15,064	-0-	1,910	841	12,021	77	215	322
(1,231)	1,387	2,282	113,849	-0-	9,006	17,304	86,047	-0-	1,492	323
(73)	89	491	17,755	-0-	1,282	1,222	15,070	16	165	324
(90)	69	462	12,214	-0-	970	1,397	8,694	1,000	153	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaran-teed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
326	Northwood	Northwood State Bank	1,370	7,662	773	24,587
327	Norwalk	Norwalk-Cumming State Bank	2,041	8,311	1,730	2,909
328	Norway	Benton County Savings Bank	826	2,995	772	5,440
329	Oakland	Citizens State Bank	1,538	9,742	1,202	10,722
330	Oakland	Oakland State Bank	700	15,580	478	5,461
331	Ocheydan	Ocheydan Savings Bank	260	6,095	864	5,212
332	Odebolt	Odebolt State Bank	430	10,851	-0-	1,030
333	Odebolt	Peoples Savings Bank	343	4,186	-0-	7,703
334	Oelwein	Oelwein State Bank	2,741	26,257	8,768	25,995
335	Ogden	City State Bank	654	28,102	5,081	8,948
336	Onawa	Onawa State Bank	2,446	14,673	1,797	17,964
337	Onawa	State Savings Bank	1,761	841	-0-	2,995
338	Onslow	Onslow Savings Bank	256	2,515	235	8,207
339	Orange City	Northwestern State Bank of Orange City	2,519	14,644	1,969	24,664
340	Orange City	Sioux County State Bank	4,486	4,524	823	5,402
341	Osage	The Home Trust & Savings Bank	1,274	44,153	4,293	8,749
342	Osceola	American State Bank	476	5,144	-0-	2,886
343	Osceola	Clarke County State Bank	2,002	30,308	8,292	26,014
344	Oskaloosa	Iowa Trust & Savings Bank	3,090	19,472	683	41,173
345	Oskaloosa	Mahaska State Bank	4,347	40,579	5,608	45,016
346	Ossian	The Ossian State Bank	1,897	6,698	2,693	3,786
347	Ottumwa	South Ottumwa Savings Bank	2,752	35,586	15,121	27,293
348	Ottumwa	Union Bank and Trust Company	5,319	62,059	23,355	66,341
349	Oxford	First Trust and Savings Bank	968	4,256	493	10,774
350	Packwood	Farmers Savings Bank	1,522	3,334	44	3,638
351	Palmer	Palmer State Bank	531	6,847	740	3,290
352	Palo	Palo Savings Bank	1,205	3,806	680	5,430
353	Panora	Panora State Bank	320	5,766	118	5,470
354	Paton	Community State Bank	626	12,154	727	6,140
355	Pella	Marion County State Bank	2,210	33,041	6,287	34,749
356	Perry	Perry State Bank	2,759	31,628	1,040	23,357
357	Persia	Home Savings Bank	1,857	2,039	-0-	2,367
358	Pierson	Farmers Savings Bank	273	11,638	183	2,033
359	Pilot Grove	Pilot Grove Savings Bank	1,096	7,617	10,501	37,341
360	Pisgah	Pisgah Savings Bank	455	1,143	122	7,437
361	Plainfield	Farmers State Bank	1,624	3,300	388	8,584
362	Pleasantville	Pleasantville State Bank	514	8,255	1,382	6,321
363	Pocahontas	Citizens State Bank	1,204	14,383	6,577	17,182
364	Pocahontas	Pocahonas State Bank	1,020	11,099	4,495	12,461
365	Polk City	Polk City Savings Bank	850	4,820	969	4,994
366	Pomeroy	Pomeroy State Bank	646	6,042	145	9,081
367	Postville	Citizens State Bank	1,539	11,205	476	14,268
368	Postville	Postville State Bank	645	19,569	1,082	6,375
369	Preston	Farmers Savings Bank	1,560	6,156	1,481	9,191
370	Primghar	Primghar Savings Bank	633	4,821	269	6,515
371	Princeton	Farmers Savings Bank	1,151	6,125	2,111	6,647
372	Radcliffe	Security State Bank	889	6,543	224	7,263
373	Rake	State Savings Bank	928	2,580	3	5,643
374	Randolph	Randolph State Bank	13,412	2,752	69	9,416
375	Readlyn	Readlyn Savings Bank	1,040	8,569	1,537	8,590
376	Red Oak	Houghton State Bank	3,389	17,289	1,755	33,929
377	Reinbeck	Lincoln Savings Bank	3,107	24,637	9,535	24,547
378	Remsen	Farmers Savings Bank	902	20,994	2,868	13,370
379	Remsen	First Trust & Savings Bank	786	19,167	864	8,298
380	Riceville	First State Bank	943	12,378	1,094	9,690
381	Ricketts	Farmers Savings Bank	196	4,945	31	4,116
382	Ridgeway	Farmers State Bank	705	10,501	572	3,499
383	Rippey	Rippey Savings Bank	530	8,900	380	5,978
384	Riverside	Peoples Trust and Savings Bank	421	4,323	201	6,524
385	Rock Rapids	Lyon County State Bank	1,638	6,555	533	23,061
386	Rock Rapids	Rock Rapids State Bank	1,984	9,486	1,708	14,911
387	Rock Valley	Peoples Bank and Trust	912	8,542	234	10,470
388	Rock Valley	Valley State Bank	1,412	7,286	922	18,301
389	Rockwell	Community State Bank	1,037	6,359	647	4,352
390	Rockwell City	Union State Bank	1,264	8,259	4,536	10,777

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(416)	325	1,127	35,428	-0-	2,186	2,426	30,008	300	508	326
(51)	45	303	15,288	-0-	1,764	3,070	10,145	200	109	327
(90)	33	389	10,365	-0-	769	670	8,812	-0-	114	328
(339)	209	493	23,567	-0-	1,572	1,836	20,032	-0-	127	329
(68)	233	529	22,913	-0-	2,173	1,119	18,962	25	634	330
(102)	57	520	12,906	-0-	1,197	1,204	10,304	-0-	201	331
(92)	-0-	388	12,607	-0-	2,105	1,243	9,186	-0-	73	332
(63)	40	292	12,501	-0-	1,022	924	10,457	-0-	98	333
(645)	344	1,429	64,889	-0-	5,920	4,894	52,918	404	753	334
(76)	756	1,017	44,482	-0-	5,146	2,244	36,393	104	595	335
(603)	213	1,337	37,827	-0-	3,147	3,090	31,300	13	277	336
(51)	227	344	6,117	-0-	536	731	4,775	4	71	337
(34)	1	92	11,272	-0-	1,451	353	9,378	5	85	338
(1,252)	852	1,332	44,728	-0-	3,613	4,739	35,674	162	540	339
(214)	261	419	15,701	-0-	1,470	1,162	12,418	451	200	340
(262)	77	1,498	59,782	-0-	6,678	2,739	48,619	937	809	341
(50)	239	812	9,507	-0-	721	609	7,563	544	70	342
(292)	587	1,829	68,740	-0-	6,223	4,934	57,085	-0-	498	343
(416)	1,049	2,914	67,965	-0-	5,942	5,861	54,702	345	1,115	344
(680)	1,429	3,072	99,371	-0-	7,746	8,006	74,244	8,732	643	345
-0-	17	376	15,467	-0-	2,358	1,653	11,274	-0-	182	246
(404)	396	1,592	82,336	-0-	6,551	5,118	69,764	-0-	903	347
(1,211)	1,452	4,296	161,611	-0-	14,476	19,040	125,621	550	1,924	348
(263)	27	437	16,692	-0-	1,816	1,293	13,408	-0-	175	349
(51)	123	295	8,905	-0-	815	891	7,063	-0-	136	350
(32)	23	217	11,616	-0-	2,184	687	8,597	-0-	148	351
(73)	132	240	11,420	-0-	970	1,339	8,955	-0-	156	352
(105)	214	561	12,344	-0-	574	1,482	10,173	-0-	115	353
(307)	29	384	19,753	-0-	1,661	976	16,953	-0-	163	354
(229)	174	1,124	77,355	-0-	7,920	4,696	63,480	497	763	355
(453)	1,709	1,647	61,687	-0-	5,151	4,292	50,738	1,118	388	356
(41)	10	140	6,372	-0-	513	646	4,955	125	133	357
(172)	35	752	14,742	-0-	1,998	918	11,245	-0-	581	358
(371)	769	2,734	59,687	-0-	4,616	5,023	47,999	1,500	549	359
(105)	17	1,247	10,316	-0-	795	555	8,865	-0-	101	360
(75)	72	550	14,443	-0-	1,400	1,460	11,348	-0-	235	361
(75)	117	296	16,810	-0-	2,090	1,433	13,041	94	152	362
(30)	168	638	40,122	-0-	3,087	2,864	33,656	-0-	515	363
(152)	84	682	29,689	-0-	3,177	1,742	24,271	103	396	364
(75)	93	273	11,924	-0-	982	988	9,854	-0-	100	365
(206)	168	349	16,225	-0-	1,670	1,288	13,109	-0-	158	366
(299)	401	688	28,278	-0-	2,388	2,151	22,974	357	408	367
(448)	300	522	28,045	-0-	2,836	1,448	23,242	133	386	368
(100)	60	1,013	19,361	-0-	1,789	1,014	16,152	200	206	369
(36)	22	343	12,567	-0-	893	1,043	10,574	-0-	57	370
(18)	557	449	17,022	-0-	1,464	1,433	12,448	1,550	127	371
(134)	34	393	15,212	-0-	1,351	1,126	12,583	45	107	372
(69)	83	246	9,414	-0-	588	648	8,060	-0-	118	373
(101)	71	778	26,397	-0-	2,512	1,272	22,216	-0-	397	374
(106)	39	442	20,111	-0-	2,619	1,245	15,975	-0-	272	375
(835)	500	2,518	58,545	-0-	4,541	7,568	44,980	932	524	376
(240)	568	2,430	64,584	-0-	4,705	4,628	54,635	-0-	616	377
(764)	382	677	38,429	-0-	4,412	1,745	31,714	-0-	558	378
(300)	114	802	29,731	-0-	3,557	2,044	23,502	94	534	379
(163)	145	509	24,596	-0-	2,238	1,441	20,598	-0-	319	380
(102)	16	247	9,449	-0-	830	355	8,202	-0-	62	381
(17)	22	269	15,551	-0-	2,481	1,059	11,722	-0-	289	382
(30)	22	349	16,129	-0-	1,636	668	13,564	-0-	261	383
(91)	74	372	11,824	-0-	766	1,195	9,769	-0-	94	384
(432)	499	959	32,813	-0-	2,694	2,044	27,497	157	421	385
(443)	679	992	29,317	-0-	1,839	2,070	24,897	179	332	386
(130)	313	542	20,883	-0-	1,675	1,329	17,033	615	231	387
(183)	451	1,667	29,856	-0-	2,257	3,245	23,292	608	454	388
(136)	23	341	12,623	-0-	2,145	1,148	9,044	188	98	389
(150)	328	927	25,941	-0-	2,620	1,729	21,301	-0-	291	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaran-teed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
391	Rolfe	Rolfe State Bank	725	12,861	2,383	8,081
392	Rowley	Rowley Savings Bank	467	6,006	1,885	4,056
393	Royal	Home State Bank	479	5,412	4,041	6,680
394	Ruthven	Ruthven State Bank	771	12,804	1,491	5,322
395	Sac City	Citizens Savings Bank	772	12,396	335	10,918
296	Sac City	Sac City State Bank	1,039	17,378	314	14,407
397	St. Ansgar	St. Ansgar State Bank	1,379	29,290	1,665	23,266
398	Sanborn	Sanborn Savings Bank	1,135	10,404	895	6,878
399	Schaller	State Bank of Schaller	331	7,949	2,160	3,223
400	Schleswig	Farmers State Bank	641	12,507	879	23,668
401	Sergeant Bluff	Pioneer Bank	2,199	5,355	1,631	11,455
402	Sheffield	Sheffield Savings Bank	1,176	8,116	5,472	9,149
403	Shelby	Farmers Savings Bank	721	8,377	1,949	10,506
404	Sheldon	Citizens State Bank	1,403	14,722	312	18,139
405	Sheldon	Security State Bank	4,347	8,462	6,032	25,655
406	Shell Rock	Security State Bank	3,738	4,863	175	6,577
407	Shenandoah	The Security Trust and Savings Bank	1,624	17,340	1,565	16,905
408	Sibley	Sibley State Bank	1,669	7,288	155	13,652
409	Sidney	Fremont County Savings Bank	1,619	5,409	1,730	10,342
410	Sigourney	First Interstate Bank of Sigourney	756	13,843	4,828	12,433
411	Sigourney	Keokuk County State Bank	1,250	10,084	180	11,799
412	Sioux Center	American State Bank	4,189	12,649	17,957	46,336
413	Sioux City	First Interstate Bank of Sioux City	1,604	5,004	1,257	12,492
414	Sioux City	Morningside Bank & Trust	2,147	4,064	311	15,890
415	Sioux Rapids	First State Bank	420	12,268	1,135	3,605
416	Slater	South Story Bank & Trust	3,338	6,855	1,055	11,305
417	Sloan	Sloan State Bank	1,042	6,372	1,286	5,722
418	Soldier Valley	Soldier Valley Savings Bank	374	1,703	258	3,357
419	Solon	Solon State Bank	1,354	6,975	4,889	9,506
420	Somers	Somers Savings Bank	553	7,951	6,495	5,184
421	South English	White State Bank	550	11,414	1,205	4,699
422	Spencer	Farmers Trust and Savings Bank	4,023	10,878	8,118	21,608
423	Spencer	Hawkeye Bank and Trust	2,709	5,733	43	24,389
424	Spillville	Citizens Savings Bank	4,175	4,991	636	6,338
425	Spirit Lake	First Bank and Trust	3,633	14,075	131	15,258
426	Spirit Lake	The State Bank	1,763	11,546	1,073	6,506
427	Springville	The Exchange State Bank	292	2,534	218	6,286
428	Stanton	Security State Bank	2,155	7,923	782	5,666
429	State Center	Central State Bank	873	8,219	3,670	12,545
430	Storm Lake	Security Trust & Savings Bank	1,417	21,111	1,170	22,391
431	Storm Lake	The Commercial Trust & Savings Bank	2,419	5,977	3,767	19,173
432	Story City	Randall-Story State Bank	1,781	10,241	4,069	14,562
433	Story City	Story County Bank & Trust Company	3,195	6,587	7,490	17,141
434	Strawberry Point	Union Bank and Trust Company	992	8,481	5,762	11,854
435	Stuart	First State Bank	1,006	13,726	293	12,952
436	Sutherland	Security State Bank	1,041	7,385	306	6,764
437	Swea City	Swea City State Bank	2,299	10,739	2,378	15,542
438	Swisher	Swisher Trust & Savings Bank	2,160	4,408	1,600	11,791
439	Tabor	First State Bank	889	3,890	472	7,582
440	Tama	Tama State Bank	1,609	13,045	558	11,388
441	Teeds Grove	Teeds Grove Savings Bank	434	5,400	177	5,484
442	Templeton	Templeton Savings Bank	521	9,423	3,077	9,712
443	Thompson	Peoples State Bank	467	499	-0-	2,184
444	Thornton	The First State Bank of Thornton	887	10,946	1,585	9,595
445	Tipton	Tipton State Bank	1,160	20,333	1,823	18,828
446	Titonka	Titonka Savings Bank	724	25,342	2,597	13,556
447	Toledo	The State Bank of Toledo	2,255	30,037	6,106	11,193
448	Traer	Farmers Savings Bank	5,551	25,839	6,810	11,151
449	Traer	First Community Bank & Trust	5,878	3,356	1,892	10,316
450	Treynor	Treynor State Bank	2,248	2,715	1,903	12,071
451	Tripoli	American Savings Bank	1,280	13,695	982	6,451
452	Urbandale	Brenton Bank and Trust Company	2,681	7,314	1,360	30,252
453	Urbandale	First Interstate Bank of Urbandale	5,704	25,543	7,801	69,493
454	Ute	Ute State Bank	319	4,700	395	3,834
455	Van Horne	Van Horne Savings Bank	484	9,083	515	4,375

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabilities	Guide No.
(235)	72	738	24,625	-0-	3,052	1,336	19,785	-0-	452	391
(70)	135	764	13,243	-0-	1,611	1,049	10,409	-0-	174	392
(137)	55	433	16,963	-0-	2,870	995	12,337	547	214	393
(203)	205	529	20,919	-0-	2,510	950	17,147	48	264	394
(250)	82	1,015	25,268	-0-	2,105	1,549	21,334	89	191	395
(293)	236	1,643	34,724	-0-	3,006	2,082	29,164	225	247	396
(431)	328	2,262	57,759	-0-	4,819	3,132	48,548	483	777	397
(86)	116	608	19,950	-0-	1,759	1,600	16,246	95	250	398
(70)	31	362	13,986	-0-	1,410	1,541	10,811	77	147	399
(570)	358	1,217	38,700	-0-	3,581	1,444	33,009	113	553	400
(81)	530	325	21,414	-0-	1,799	3,229	16,245	-0-	141	401
(313)	142	1,360	25,102	-0-	2,961	2,164	19,729	62	186	402
(134)	191	613	22,223	-0-	2,260	1,459	18,027	-0-	477	403
(177)	438	703	35,540	-0-	2,715	3,116	29,345	-0-	364	404
(986)	2,155	1,876	47,541	-0-	2,340	4,726	39,405	450	620	405
(42)	248	683	16,242	-0-	1,406	1,638	12,715	-0-	483	406
(524)	154	1,305	38,369	-0-	2,831	3,899	31,229	-0-	410	407
(256)	982	910	24,400	-0-	1,549	1,296	21,147	232	176	408
(294)	27	1,029	19,862	-0-	897	1,796	16,987	-0-	182	409
(388)	280	855	32,607	-0-	2,241	2,457	27,408	-0-	501	410
(240)	100	1,292	24,465	-0-	1,023	1,634	21,409	140	259	411
(619)	485	2,390	83,387	-0-	6,365	5,646	69,278	923	1,175	412
(145)	360	308	20,880	-0-	1,516	3,392	15,723	-0-	249	413
(274)	365	366	22,869	-0-	1,437	3,705	17,379	225	123	414
(163)	4	469	17,738	-0-	2,229	1,191	13,969	68	281	415
(110)	54	758	23,255	-0-	1,995	2,044	18,842	28	346	416
(77)	149	245	14,739	-0-	1,397	1,058	12,162	-0-	122	417
(31)	30	382	6,073	-0-	545	442	4,982	-0-	104	418
(110)	126	674	23,414	-0-	4,276	1,783	16,950	165	240	419
(88)	980	611	21,686	-0-	2,566	1,707	17,074	-0-	339	420
(35)	70	387	18,290	-0-	2,410	1,438	14,078	-0-	364	421
(994)	448	1,557	45,638	-0-	2,971	3,786	38,532	38	311	422
(571)	515	970	33,788	-0-	2,600	3,296	27,710	-0-	182	423
(43)	96	192	16,385	-0-	1,236	1,681	13,308	-0-	160	424
(162)	298	789	34,022	-0-	2,682	2,592	28,144	-0-	604	425
(65)	99	545	21,467	-0-	2,059	2,124	17,162	-0-	122	426
(34)	7	92	9,395	-0-	1,073	697	7,508	36	81	427
(137)	18	279	16,686	-0-	1,613	1,030	12,832	995	216	428
(284)	101	655	25,779	-0-	4,392	1,430	19,466	100	391	429
(198)	1,114	1,702	48,707	-0-	3,366	2,956	41,821	207	357	430
(352)	924	1,154	33,062	-0-	2,068	2,208	28,510	2	274	431
(290)	326	990	31,680	-0-	2,500	1,866	26,988	128	198	432
(89)	258	549	35,131	-0-	2,601	1,645	30,308	205	372	433
(101)	486	787	28,261	-0-	4,366	1,700	21,571	235	389	434
(386)	187	812	28,590	-0-	2,297	2,447	23,612	-0-	234	435
(154)	204	394	15,940	-0-	1,508	1,367	12,499	400	166	436
(89)	386	1,848	33,103	-0-	2,355	2,227	27,954	-0-	567	437
(98)	113	273	20,247	-0-	2,091	1,780	16,208	-0-	168	438
(188)	50	358	13,053	-0-	1,001	963	10,845	107	137	439
(247)	1,130	2,172	29,655	-0-	2,123	2,607	24,113	579	233	440
(136)	37	194	11,590	-0-	764	782	9,910	-0-	134	441
(22)	84	206	23,001	-0-	3,020	1,339	18,265	250	127	442
(23)	22	85	3,234	-0-	327	1,108	1,791	-0-	8	443
(53)	58	623	23,641	-0-	1,911	1,525	20,091	-0-	114	444
(452)	289	994	42,975	-0-	3,993	2,216	36,062	-0-	704	445
(403)	160	1,241	43,217	-0-	3,660	1,712	37,279	-0-	566	446
(92)	420	1,132	51,051	-0-	4,857	3,480	42,035	-0-	679	447
(401)	276	1,446	50,672	-0-	4,287	1,848	41,595	2,395	547	448
(313)	165	948	22,242	-0-	2,014	889	18,362	703	274	449
(265)	641	524	19,837	-0-	1,229	1,750	14,838	1,912	108	450
(141)	176	703	23,146	-0-	2,817	1,584	18,195	-0-	550	451
(294)	929	821	43,063	375	2,779	6,466	32,475	470	498	452
(1,555)	986	2,479	110,451	-0-	6,629	15,715	84,662	2,754	691	453
(85)	141	213	9,517	-0-	1,237	756	7,387	-0-	137	454
(105)	42	287	14,681	-0-	1,555	549	12,309	100	168	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed In Thousands Of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaran-teed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
456	Victor	Farmers Savings Bank	687	10,061	-0-	7,830
457	Victor	Victor State Bank	390	1,098	3,842	6,878
458	Vincent	Farmers Savings Bank	1,067	447	3,497	4,700
459	Vinton	Brenton Bank & Trust Company of Vinton	2,062	11,627	1,723	8,833
460	Vinton	State Bank of Vinton	1,459	12,435	1,256	21,517
461	Walcott	Walcott Trust & Savings Bank	1,847	14,296	5,170	14,778
462	Walford	Farmers Savings Bank	1,322	3,207	2,125	8,636
463	Walker	Walker State Bank	550	5,756	315	3,585
464	Wall Lake	Wall Lake Savings Bank	1,259	11,494	3,033	25,934
465	Walnut	The Walnut State Bank	772	6,477	790	10,636
466	Wapello	State Bank of Wapello	466	10,260	1,328	12,658
467	Washington	Washington State Bank	4,691	20,620	21,026	24,293
468	Waterloo	Peoples Bank & Trust Company	7,526	34,142	2,632	98,200
469	Waterloo	The Waterloo Savings Bank	13,040	31,280	63,583	114,927
470	Watkins	The Watkins Savings Bank	370	2,897	4,084	7,852
471	Waukon	Farmers & Merchants Savings Bank	1,792	11,433	11,409	20,225
472	Waukon	Waukon State Bank	1,884	15,348	1,270	19,993
473	Waverly	State Bank of Waverly	8,125	24,291	9,080	24,270
474	Wayland	Wayland State Bank	2,596	3,426	1,539	8,051
475	Webb	Citizens State Bank	371	4,209	72	5,625
476	Webster City	First State Bank	5,047	17,354	5,731	39,658
477	Wellman	Wellman Savings Bank	743	12,783	1,110	8,233
478	Wellsburg	Peoples Savings Bank	1,366	5,436	7,860	14,072
479	West Bend	Iowa State Bank	1,116	8,585	6,019	9,166
480	West Branch	West Branch State Bank	660	9,304	2,760	15,661
481	West Burlington	West Burlington Savings Bank	4,411	13,845	1,329	8,188
482	West Chester	West Chester Savings Bank	1,322	3,015	1,728	7,809
483	West Des Moines	West Des Moines State Bank	15,951	36,209	24,177	140,152
484	West Liberty	West Liberty State Bank	5,669	15,292	4,824	12,561
485	West Union	Farmers Savings Bank	597	7,945	5,484	9,859
486	Westside	Westside State Savings Bank	1,201	7,636	33	6,361
487	Wever	Farmers Savings Bank	754	8,317	918	7,696
488	Wheatland	First Trust & Savings Bank	1,038	7,294	17	18,348
489	Whiting	Community State Bank	2979	1,000	96	3,800
490	Whittemore	Farmers State Bank	4,056	2,222	914	9,985
491	Williamsburg	Farmers Trust and Savings Bank	2,164	17,922	4,224	18,575
492	Williamsburg	Security Savings Bank	1,106	5,652	348	8,368
493	Wilton	Wilton Savings Bank	2,933	16,783	2,759	20,062
494	Winfield	Peoples State Bank	1,223	7,595	66	5,500
495	Winterset	Farmers and Merchants State Bank	2,942	16,662	3,466	24,596
496	Winterset	Union State Bank	897	22,667	627	19,249
497	Winthrop	Peoples State Bank	720	10,037	183	4,902
498	Woodbine	Iowa Savings Bank	1,647	9,530	3,729	11,034
499	Worthington	State Bank of Worthington	991	7,170	1,062	5,454
500	Wyoming	Citizens State Bank	1,890	16,704	4,662	15,628
501	Yale	Farmers State Bank	572	4,277	792	9,234
502	Zearing	Tri County State Bank	432	3,435	599	4,847

SHOWING CONDITIONS AS OF JUNE 30, 1987

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Non-interest Bearing Deposits	Interest-Bearing Deposits	Borrowed Money	Other Liabilities	Guide No.
(90)	81	401	18,970	-0-	2,931	1,382	14,412	-0-	245	456
(74)	94	443	12,671	-0-	2,052	947	9,510	-0-	162	457
(28)	24	134	9,841	-0-	1,102	463	8,222	-0-	54	458
(273)	209	975	25,156	-0-	1,806	1,680	21,323	201	146	459
(366)	501	1,610	38,412	-0-	3,777	3,574	30,438	-0-	623	460
(128)	328	1,382	37,673	-0-	4,872	3,039	28,586	783	393	461
(89)	332	423	15,956	-0-	1,562	1,014	13,173	50	157	462
(35)	93	292	10,556	-0-	958	1,281	8,156	-0-	161	463
(144)	666	796	43,038	-0-	6,313	2,742	31,573	1,673	737	464
(101)	20	547	19,141	-0-	1,540	729	16,550	-0-	322	465
(140)	556	739	25,867	-0-	2,362	2,024	21,085	-0-	396	466
(363)	298	1,446	72,011	-0-	7,606	5,677	57,912	-0-	816	467
(3,549)	4,351	6,398	149,700	-0-	9,145	17,171	119,676	1,794	1,914	468
(1,968)	2,922	4,388	228,172	-0-	20,379	26,882	167,347	11,722	1,842	469
(78)	92	191	15,408	-0-	2,024	1,278	11,957	-0-	149	470
(698)	1,085	1,533	46,779	-0-	4,173	2,600	39,488	-0-	518	471
(493)	699	755	39,456	-0-	3,034	2,730	32,986	174	532	472
(300)	549	1,415	67,430	-0-	6,411	6,726	52,711	700	882	473
(317)	147	482	15,924	-0-	1,823	1,829	12,000	-0-	272	474
(233)	284	518	10,846	-0-	656	874	9,178	-0-	138	475
(612)	647	2,841	70,666	-0-	5,778	5,944	57,201	866	877	476
(132)	134	781	23,652	-0-	1,923	1,594	19,746	-0-	389	477
(238)	177	811	29,484	-0-	4,454	1,887	22,730	-0-	413	478
(179)	28	713	25,448	-0-	2,250	1,322	21,317	120	439	479
(661)	245	1,294	29,263	-0-	3,647	2,367	22,359	638	252	480
(46)	643	831	28,901	-0-	2,260	2,514	23,890	-0-	237	481
(143)	203	510	14,244	-0-	1,090	492	11,914	550	198	482
(547)	427	3,931	220,300	-0-	20,672	38,396	146,474	12,698	2,060	483
(271)	838	965	39,878	-0-	3,740	2,317	33,368	-0-	453	484
(200)	145	634	24,464	-0-	2,029	1,723	20,424	-0-	288	485
(31)	14	427	15,641	-0-	1,210	1,341	12,847	-0-	243	486
(59)	228	437	18,291	-0-	1,870	945	15,253	-0-	223	487
(292)	315	1,177	27,897	-0-	1,940	1,713	23,672	-0-	572	488
(60)	104	144	5,381	-0-	239	703	4,362	-0-	77	489
(137)	32	728	17,800	-0-	1,62	1,165	13,894	419	460	490
(227)	354	1,201	44,213	-0-	4,404	3,790	35,417	-0-	602	491
(135)	41	1,445	16,825	-0-	1,459	1,909	12,817	500	140	492
(409)	301	1,871	44,300	-0-	3,253	3,020	37,400	-0-	627	493
(77)	38	284	14,629	-0-	1,322	849	12,233	-0-	225	494
(344)	405	1,111	48,838	-0-	3,542	3,634	41,014	225	423	495
(518)	498	1,712	45,132	-0-	1,602	2,888	40,130	191	321	496
(35)	77	258	16,142	-0-	1,717	1,097	13,095	-0-	233	497
(86)	253	768	26,875	-0-	2,548	1,480	22,660	-0-	187	498
(69)	33	241	14,882	-0-	1,577	982	12,164	-0-	159	499
(164)	220	775	39,715	-0-	3,530	2,026	33,492	35	632	500
(196)	41	393	15,113	-0-	1,720	1,209	12,029	-0-	155	501
(91)	23	320	9,565	-0-	800	916	7,644	126	79	502

INDUSTRIAL LOAN LICENSEES
REGULATED LOAN LICENSEES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1986

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING
DEPARTMENT OF COMMERCE
DIVISION OF BANKING

Annual Report of the Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1986, by the one hundred and sixty-four licensees engaged in the business of making loans of twenty-five thousand dollars or less pursuant to Chapters 536 and 537, Code of Iowa and the one hundred and sixty-six licensees engaged in the business of making industrial loans as provided for under the provisions of Chapters 536A and 537, Code of Iowa.

BALANCE SHEET

ASSETS

Cash		
a) In banks		$ 3,418,029
b) Compensating balance		225,850
Short term investments		3,389,106
Loan receivable		
a) Gross receivable	$473,737,449	
b) Less unearned	(101,099,151)	
c) Net receivable	372,638,298	
d) Less reserve bad debt	(16,182,080)	
e) Adjusted net receivable		356,456,218
Total liquid and earning assets		363,489,203
Inter-company loans		72,760,413
Investments in affiliates		8,115,681
Other investments		8,271,639
Furniture, fixtures, equipment and vehicles (less depreciation)		1,249,764
Building and land (less depreciation)		673,977
Repossessed property		3,089,171
Prepaid expenses & deferred charges		1,103,536
Other assets		7,388,225
Total assets		466,141,609

LIABILITIES

Borrowings		
a) Short term		$275,141,348
b) Long term		60,663,760
Reserves:		
a) Dealer reserve	$ 491,516	
b) License & taxes	1,776,188	
c) Other reserves	1,234,999	3,502,703
Dividends payable		7,852
Other liabilities		10,810,100
Total liabilities		350,125,763
Net worth		375,936
Capital stock:		
a) Preferred	3,051,560	
b) Common	19,584,503	
c) Less treasury stock	(2,434,960)	20,201,103
Paid in surplus		65,098,274
Retained earnings		30,340,533
Shareholders equity		116,015,846
Total liabilities & net worth		466,141,609

DETAIL OF LOANS RECEIVABLE

	INDUSTRIAL	REGULATED	RETAIL	OTHER	TOTAL
Gross receivable	300,476,458	112,645,239	41,897,123	18,718,629	473,737,449
Less unearned	(71,681,166)	(21,047,583)	(6,103,916)	(2,266,486)	(101,099,151)
Net receivable	228,795,292	91,597,656	35,793,207	16,452,143	372,638,298
Less reserve for bad debt	(9,596,036)	(4,544,497)	(1,450,352)	(591,195)	(16,182,080)
Net receivable	219,199,256	87,053,159	34,342,855	15,860,948	356,456,218

INCOME

	INDUSTRIAL LOAN	REGULATED LOAN	RETAIL	OTHER	TOTAL
Charges collected and or earned	47,930,451	23,285,439	7,839,514	2,212,917	81,268,321
Other income					
a) Service Charge	290,960	N/A	N/A	N/A	290,960
b) Late & deferment charges	969,226	170,902	105,063	N/A	1,245,191
c) Other	N/A	N/A	N/A	3,063,632	3,063,632
Total operating income	49,190,637	23,456,341	7,944,577	5,276,549	85,868,104
		EXPENSES			
Advertising	557,414	330,694	110,570	32,932	1,031,610
Auditing	124,154	47,144	22,776	10,978	205,052
Bad Debt					
a) Charge off	6,205,215	2,144,105	931,012	225,556	9,505,888
b) Deduct collections on charge off	(711,881)	(291,952)	(97,937)	(23,001)	(1,124,771)
c) Additions to reserve for bad debt	5,273,096	3,065,464	1,077,788	538,760	9,955,108
Depreciation and amortization	481,854	108,892	115,116	179,524	885,386
Insurance and fidelity bonds	231,983	102,682	43,321	26,313	404,299
Legal fees and disbursements	328,520	182,794	111,909	16,558	639,781
Postage, printing, stationery & supplies	704,299	412,776	288,292	67,627	1,472,994
Rent, janitorial services & utilities	1,192,415	681,842	393,354	83,985	2,351,596
Salaries of officers, owners & partners	769,026	339,243	307,054	117,258	1,532,581
Salaries of all other employes	5,357,851	2,873,771	1,900,208	392,479	10,524,309
Taxes (other than income)	244,855	131,849	101,252	34,084	512,040
License fees	49,715	26,068	17,258	2,709	95,750
Telephone & telegraph	602,189	366,504	238,989	36,388	1,244,070
Travel, auto expense & allowance	281,720	176,426	90,663	25,612	574,421
Supervision & administration	2,581,627	1,702,996	922,334	127,674	5,334,631
Other expenses	2,316,684	962,996	781,674	155,566	4,216,920
Interest paid on borrowed funds	17,952,945	7,019,823	3,195,333	1,380,267	29,548,368
Total expenses before income taxes	44,543,681	20,384,117	10,550,966	3,431,269	78,910,033
Income before income taxes	4,646,956	3,072,224	(2,606,389)	1,845,280	6,958,071
Income taxes					
a) State	302,634	13,979	31,564	133,303	481,480
b) Federal	2,519,704	1,416,119	(727,583)	623,879	3,832,119
Total expenses	47,366,019	21,814,215	9,854,947	4,188,451	83,223,632
NET EARNINGS	1,824,618	1,642,126	(1,910,370)	1,088,098	2,644,472

LOAN BUSINESS PROFIT PERCENTAGES

	INDUSTRIAL	REGULATED
Rate of Return		
Average net receivable outstanding	$256,481,306	$75,539,500
Net income	1,824,618	1,642,126
Rate of return	.71%	2.17%
Analysis of charges on loans:		
Charges collected and/or earned	$ 47,930,451	$23,284,684
Average monthly rate collected	1.56%	2.57%
Analysis of expense per account:		
Average number of accounts outstanding	#57,508	# 61,797
Total Expenses	$ 47,366,019	$21,814,215
Average monthly expense per account	$68.64	$29.42

ANALYSIS OF BUSINESS ACTIVITY

	INDUSTRIAL		REGULATED	
	NUMBER	AMOUNT	NUMBER	AMOUNT
Loans outstanding at beginning of year	#65,979	$282,496,967	#57,844	$ 63,202,114
Loans made during year	34,813	133,934,873	61,700	97,785,119
Loan balances purchased during year	2,467	13,749,519	1,996	2,644,691
Total	#103,259	$430,181,359	#121,540	$163,631,924
Loan balances charged off during year	4,427	10,386,952	3,228	3,381,060
Loan balances sold during year	3,196	14,621,465	2,780	3,445,792
Loans outstanding at year end	48,772	228,795,292	66,258	91,597,656
Total	#56,395	$253,803,709	#72,266	$ 98,425,054
Collection of principal during the year	#46,864	$176,377,650	#49,274	$ 65,206,870

LOAN BUSINESS – LEGAL ACTION

	Industrial		Regulated	
	Number	Amount Due	Number	Amount Due
Suits for recovery:				
a) Suits instituted during period	641	$1,303,899	689	$830,798
b) Suits settled before judgment during period	128	219,167	103	116,548
c) Real estate foreclosure	150	3,364,191		
Possession of chattels obtained by licensee:				
a) Household goods	85	$ 121,850	196	$256,820
b) Automobiles	193	514,947	179	347,448
c) Other chattels and property	64	738,078	29	70,999
d) Real estate	72	1,318,904	1	26,050
Sales of chattels by licensee:				
a) Number		320		307
b) Amount due		1,143,078		462,174
c) Amount collected		455,894		108,260
Sales of real estate by licensee:				
a) Number		100		5
b) Amount due		2,247,933		152,012
c) Amount collected		1,813,080		95,000

BORROWINGS AS OF DECEMBER 31, 1986

Short Term	Industrial	Regulated Loan	Retail Installment	Other
Notes payable to banks	$ 9,078,727	$ 1,199,417	$ 5,515,632	$ 21,040
Notes payable to parent company & affiliates	103,525,638	57,363,190	19,988,121	20,788,531
Thrift certificates	51,421,590	N/A	N/A	N/A
Notes payable to stockholders	293,256	646,435	5,765	263,270
Other short term borrowings	2,560,497	1,711,415	581,705	177,119
Total short term borrowings	$166,879,708	$60,920,457	$26,091,223	$21,249,960
Long Term				
Thrift certificates	$ 51,251,884	$ 371,006	–0–	–0–
Bonds payable	31,960	101,520	52,640	1,880
Subordinated debt	48,560	244,956	751,722	–0–
Notes payable to stockholders	235,122	22,308	56,307	102,311
Other long term borrowings	2,846,460	836,598	688,602	3,019,924
Total long term borrowings	$ 54,413,986	$ 1,576,388	$ 1,549,271	$ 3,124,115
TOTAL BORROWINGS	$221,293,694	$62,496,845	$27,640,494	$24,374,075

CLASSIFICATION OF INDUSTRIAL LOANS BY SIZE

	Number Accounts	Percent	Principal	Percent
$ 1 – 500	# 4,454	12.79%	$ 1,384,700	1.03%
501 – 1,200	5,481	15.74	4,632,374	3.46
1,201 – 2,000	5,062	14.54	7,948,170	5.94
2,001 – 3,000	8,653	24.86	17,860,150	13.33
3,001 – 5,000	5,316	15.27	20,386,215	15.22
5,001 – 7,500	2,019	5.80	12,091,363	9.03
7,501 and over	3,828	11.00	69,631,901	51.99
Total	#34,813	100.00%	$133,934,873	100.00%

CLASSIFICATION OF REGULATED LOANS BY SIZE

	Number Accounts	Percent	Principal	Percent
$ 1 – 500	# 7,624	12.36%	$ 2,448,684	2.50%
501 – 1,200	20,395	33.06	16,891,814	17.28
1,201 – 2,000	15,950	25.85	24,043,164	24.59
2,001 – 3,000	11,136	18.05	26,779,417	27.39
3,001 – 5,000	5,459	8.85	19,735,783	20.18
5,001 – 7,500	592	.95	3,347,739	3.42
7,501 and over	544	.88	4,538,518	4.64
Total	#61,700	100.00%	$97,785,119	100.00%

CLASSIFICATION OF INDUSTRIAL LOANS MADE BY SECURITY

	Number Accounts	Percent	Principal	Percent
Household goods	# 2,902	8.33%	$ 6,456,305	4.82%
Automobiles	2,680	7.70	9,508,235	7.10
Household goods and automobiles	1,312	3.77	4,298,176	3.21
Unsecured	6,446	18.52	13,815,654	10.31
Comaker endorsed or guaranteed	186	.54	651,444	.49
Real estate	2,814	8.08	43,533,241	32.50
Other	18,473	53.06	55,671,818	41.57
Total	#34,813	100.00%	$133,934,873	100.00%

CLASSIFICATION OF REGULATED LOANS MADE BY SECURITY

	Number Accounts	Percent	Principal	Percent
Household goods	#20,454	33.15	$30,161,209	30.85
Automobiles	9,030	14.64	17,285,648	17.68
Household goods and automobiles	5,337	8.65	12,233,729	12.51
Unsecured	21,442	34.75	25,478,047	26.05
Comaker endorsed or guaranteed	966	1.57	1,095,698	1.12
Real estate	656	1.06	5,399,499	5.52
Other	3,815	6.18	6,131,289	6.27
Total	#61,700	100.00%	$97,785,119	100.00%

CLASSIFICATION OF INDUSTRIAL LOANS BY MATURITY

	Number Accounts	Percent	Principal	Percent
1 – 25 months	#22,203	63.78%	$ 56,819,236	42.42%
26 – 37 months	8,369	24.04	27,393,857	20.46
38 – 48 months	1,987	5.71	12,158,363	9.08
49 – 60 months	723	2.07	8,991,314	6.71
61 – 84 months	288	.83	3,820,854	2.85
Over 84 months	1,243	3.57	24,751,249	18.48
Total	#34,813	100.00%	$133,934,873	100.00%

CLASSIFICATION OF REGULATED LOANS BY MATURITY

	Number Accounts	Percent	Principal	Percent
1 – 25 months	#21,939	35.56%	$20,349,689	20.81%
26 – 37 months	35,970	58.30	63,559,785	65.00
38 – 48 months	3,275	5.30	9,405,129	9.62
49 – 60 months	393	.64	2,374,941	2.43
61 – 84 months	50	.08	647,473	.66
Over 84 months	73	.12	1,448,102	1.48
Total	#61,700	100.00%	$97,785,119	100.00%

SUPPLEMENT INSURANCE REPORT

	Industrial Loan			
1. Loans made during the year:				
a) Number	34,813			
b) Amount (Gross Loan amount)	160,721,847			
	Credit Life Insurance		**Credit Health & Accident**	**Other Insurance**
2. Insured loans made during the year:				
a) Number	13,666		12,216	4,023
b) Amount (Gross loan amount)	70,732,794		68,042,477	14,562,961
3. Premiums	1,540,656		971,859	198,659
4. Claims paid	881,135		1,360,954	102,718
5. Net income from all credit insurance		1,002,436		

	Regulated Loan			
1. Loans made during the year:				
a) Number	61,700			
b) Amount (Gross Loan amount)	118,535,180			
	Credit Life Insurance		**Credit Health & Accident**	**Other Insurance**
2. Insured loans made during the year:				
a) Number	44,453		40,949	17,458
b) Amount (Gross loan amount)	86,172,308		76,874,896	31,746,865
3. Premiums	1,765,524		2,420,669	1,499,924
4. Claims paid	259,665		501,343	193,359
5. Net income from all credit insurance		869,803		

INDUSTRIAL LOAN LICENSEES
REGULATED LOAN LICENSEES
MONEY ORDER COMPANIES
DEBT MANAGEMENT COMPANIES
AS OF
DECEMBER 31, 1986

INDUSTRIAL LOAN LICENSEES

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 South Fifth Street

ARNOLDS PARK
Stockdale BANCorporation, Highway 71

AUDUBON
A.B.C. Credit Corporation, 405½ South Park Place

BETTENDORF
Norwest Financial Iowa 1, Inc., 2308 Spruce Hills Dr.
Security Pacific Finance Money Center Inc., 2435 E. Kimberly Road–Suite 160

BURLINGTON
Avco Financial Services, Inc., 2700 Mt. Pleasant
CREDITHRIFT of America, Inc., 875 Jefferson
The Morris Plan Company of Iowa, 3216 Division
USA Financial Services, Inc., 509 Jefferson

CARROLL
Norwest Financial Iowa 1, Inc., 512 North Court St.

CEDAR FALLS
Thorp Credit Inc., 4618 University Avenue

CEDAR RAPIDS
Avco Financial Services, Inc., 4646 First Ave. NE
CREDITHRIFT of America, Inc., 3913 Center Point Road NE
First Union Mortgage Corporation of Iowa, 1241 Park Place NE, Suite 6
Household Finance Corporation of Iowa, Inc., 112 Second Street SE
Manufacturers Hanover Consumer Services of Iowa, Inc., 208 Collins Road NE
O'Dea Finance Company, 1334 First Avenue NE
The Morris Plan Company of Iowa, 200 American Bldg.
The Morris Plan Company of Iowa, 1211 Edgewood Rd SW
The Morris Plan Company of Iowa, 100 American Bldg.
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 119 First Avenue SE
Thorp Credit Inc., 235 Edgewood Road NW
USA Financial Services, Inc., 212 Edgewood Road NW
United Credit Corporation, 118 Second Avenue SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th Street
USA Financial Services, Inc., 100 West Jackson

CHARLES CITY
USA Financial Services, Inc., 304 North Main Street

CLINTON
Norwest Financial Iowa 1, Inc., 1649 Lincolnway
The Morris Plan Company of Iowa, 240 Sixth Avenue S.
USA Financial Services, Inc., 343 Fifth Avenue S.

COUNCIL BLUFFS
Associates Finance Inc., 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
Norwest Financial Iowa 1, Inc., 1924 W. Broadway
Security Pacific Finance Money Center, Inc., 350 Midlands Mall
Security Savings, Inc., 509 W. Broadway
The Morris Plan Company of Iowa, 1816 W. Broadway
Thorp Credit Inc., 102 Midlands Mall

CRESTON
Avco Financial Services, Inc., 103 N. Elm
O'Dea Finance Company, 215 Maple Street

DAVENPORT
Avco Financial Services, Inc., 4211 Ripley
Chrysler First Financial Services Corporation, 902 West Kimberly Road
CREDITHRIFT of America, Inc., 4711 N. Brady
Household Finance Corporation of Iowa, Inc., 4217 Ripley
Lloyd's Plan, Inc., 3717 Brady Street
Manufacturers Hanover Consumer Services of Iowa, Inc., 1706 Brady Street
Merrill Lynch Equity Management of Iowa, Inc., 4412 N. Brady Street
Norwest Financial Iowa I, Inc., 710 E. Kimberly Rd.
The Morris Plan Company of Iowa, 1833 E. Kimberly Rd.
Thorp Credit Inc., 4440 Brady Street
USA Financial Services, Inc., 2720 West Locust, Suite 3E

DECORAH
Thorp Credit Inc., 311 College Drive–Suite A

DENISON
Avco Financial Services, Inc., 24 North Main Street

DES MOINES
Aid Finance Services, 701 Fifth Avenue
Associates Finance, Inc., 1321 E. Euclid Avenue
Avco Financial Services, Inc., 2719 Douglas Avenue
Chrysler First Financial Services Corporation, 1013 Locust
CREDITHRIFT of America, Inc., 2710 Ingersoll Avenue
CREDITHRIFT of America, Inc., 3125 Douglas Avenue
EMC Premium Services Company, 717 Mulberry Street
First Group, Inc., 3115 Douglas Avenue
First Insurance Finance Company, 321-11th Street
Household Finance Corporation of Iowa, Inc., 4026 Fleur Drive
Household Finance Corporation of Iowa, Inc., 4347–C Merle Hay Road
Iowa Premium Service Company, Inc., 2500 Harding Rd.
Merrill Lynch Equity Management of Iowa, Inc., 400 Locust, Suite 600
Motor-Ways, Inc., 1451 E. Grand Avenue
Norwest Financial Iowa 1, Inc., 620 Locust Street
Norwest Financial Iowa 1, Inc., 200 Army Post Road
O'Dea Finance Company, 1115 Locust Street
Security Pacific Finance Money Center, Inc., 1300 SE Cummins
Security Pacific Finance Money Center, Inc., 3839 Merle Hay Road–Suite 114
Stern Finance Company, 1414 Grand Avenue
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
Thorp Credit Inc., 3605 SE 14th Street
Thorp Credit Inc., 4630 Merle Hay Road
Town Finance Co., Inc., 2806 Ingersoll Avenue
Town Finance Northeast, Inc., 1301 E. Euclid Avenue
USA Financial Services, Inc., 1300 Grand Avenue

DUBUQUE
Fireside Credit, Inc., 2376 Central Avenue
Norwest Financial Iowa 1, Inc., 2600 Dodge
The Morris Plan Company of Iowa, 1675 J.F. Kennedy Road
Time Finance Corporation, 705 Central
Thorp Credit Inc., 1950 J.F. Kennedy Road
USA Financial Services, Inc., 3430 Dodge

ESTHERVILLE
USA Financial Services, Inc., 624 Central Avenue

FORT DODGE
Avco Financial Services, Inc., 1009 Central Avenue
CREDITHRIFT of America, Inc., 1222–A Central Avenue
Thorp Credit Inc., 122 N. 25th Street
USA Financial Services, 900 Central Avenue

IOWA CITY
The Morris Plan Company of Iowa, 1705 First Avenue
Thorp Credit Inc., 1705 First Avenue–Suite B
USA Financial Services, Inc., 1929 Keokuk Street

KALONA
Midwest Agricultural Investments, Inc., Frytown St.

KEOKUK
Norwest Financial Iowa 1, Inc., 300 Main Street

MARION
Norwest Financial Iowa 1, Inc., 1386 Twixt Town Road
Security Pacific Finance Money Center, Inc., 3261 Amar Drive
The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN
CREDITHRIFT of America, Inc., 27 N. Center Street
Thorp Credit Inc., 112 South Second Ave.
USA Financial Services, Inc., 103 S. Second Avenue

MASON CITY
CREDITHRIFT of America, Inc., 520 S. Pierce Avenue
O'Dea Finance Company, 214 N. Federal Avenue
Thorp Credit Inc., 120 W. State Street
USA Financial Services, Inc., 15 E. State Street

MC GREGOR
Security Loan Company, 210 Main Street

MUSCATINE
Security Pacific Finance Money Center, Inc., 139 A. Colorado Street
The Morris Plan Company of Iowa, 2104 Park Avenue
Thorp Credit Inc., 1507 Plaza Place

NEWTON
Thorp Credit Inc., 204 No. Second Ave. W.
USA Financial Services, Inc., 110 First Avenue E.

OELWEIN
USA Financial Services, Inc., 7 S. Frederick

OSKALOOSA
Avco Financial Services, Inc., 114 High Avenue West

OTTUMWA
CREDITHRIFT of America, Inc., 2439 Northgate Street
Manufacturers Hanover Consumer Services of Iowa, Inc., 837 Church Street
Thorp Credit Inc., 302 W. Second Street

RED OAK
USA Financial Services, Inc., 1000 Broadway

SHENANDOAH
Avco Financial Services, Inc., 713 W. Sheridan

SIOUX CITY
Associates Finance Inc., 200 Commerce Building
Avco Financial Services, Inc., 418 Jackson Street
CREDITHRIFT of America, Inc., 1123 Nebraska Street
Household Finance Corporation of Iowa, Inc., 523 Fifth Street
Norwest Financial Iowa 1, Inc., 523 Fourth Street
Security Pacific Finance Money Center, Inc., 422 Pierce Street
Sioux City Security Finance Company, Inc., 2030 South Saint Aubin St.
The Morris Plan Company of Iowa, 908 Pierce Street
Thorp Credit Inc., 4301 Gordon Drive
Thorp Credit Inc., 1910 Pierce Street
USA Financial Services, Inc., 2910 Gordon Drive

SPENCER
USA Financial Services, Inc., 526 Grand Avenue

STORM LAKE
Avco Financial Services, Inc., 725 Lake Avenue

URBANDALE
CREDITHRIFT of America, Inc., 2400 - 86th Street
Manufacturers Hanover Consumer Services of Iowa, Inc., 8401 Douglas Avenue
Thorp Credit Inc., 7611 Douglas Avenue
USA Financial Services, Inc., 6401 Douglas Avenue

WASHINGTON
USA Financial Services, Inc., 211 S. Marion Avenue

WATERLOO
A & F Finance, 324 Manhard Street
Associates Finance Inc., 3626 University
Avco Financial Services, Inc., 4013 University
CREDITHRIFT of America, Inc., 2751 University
Norwest Financial Iowa 1, Inc., 2833 University
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 1523 East San Marnan Drive
USA Financial Services, Inc., 910-B Decathalon Drive

WEST DES MOINES
American Family Financial Services of Iowa, Inc., 950 Office Park Road
First Union Mortgage Corporation of Iowa, 3737 Woodland - Suite 615
Insurance Finance Corporation, 1454 - 30th Street
ITT Commercial Finance Corporation, 950 Office Park Rd.
Norwest Financial Iowa 1, Inc., 1821 22nd Street

NON-RESIDENT INDUSTRIAL LICENSEES

American Interinsurance Service, Inc.
4720 Kingsway Drive, Indianapolis, IN
Associates Finance, Inc.
1569 Blackhawk Road, Moline, IL
Beneficial Illinois, Inc.
3614 23rd Avenue, Moline, IL
CREDITHRIFT of America, Inc.
3401 16th Street, Moline, IL
Chrysler First Financial Service Corporation of Nebraska
2460 South 120th Street, Omaha, NE
First Savings Association of Wisconsin
2310 South 31st Street, Milwaukee, WI
First Union Mortgage Corporation
9110 W. Dodge Road, Omaha, NE
Imperial Premium Finance, Inc.
Raritan Plaza II, Edison, NJ
Merrill Lynch Mortgage Corporation
10 Stamford Forum, Stamford, CT
Pioneer Financial Services of K.C., Inc.
4233 Roanoke Road, Kansas City, MO
Secura Financial, Inc.
2401 South Memorial Drive, Appleton, WI
Security Pacific Credit Corp.
3500 W. 80th Street, Minneapolis, MN
The Tuition Plan of New Hampshire, Inc.
Donovan Street Ext., Concord, NH
United Agri Products Financial Services, Inc.
4687 - 18th Street, Greeley, CO

REGULATED LOAN LICENSEES

ALGONA
North Iowa Financial Services, Inc., 12 N. Dodge

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth Street

AUDUBON
A.B.C. Credit Corporation, 405 S. Park Place

BETTENDORF
Ford Motor Credit Company, 1035 Lincoln Road
Green Tree Acceptance, Inc., 2435 E. Kimberly Rd.
Norwest Financial Iowa 3, Inc., 2308 Spruce Hills Dr.
Sears Consumer Financial Corp. of Iowa, 2500 - 18th Street
Security Pacific Finance Money Center, Inc., 2435 East Kimberly Road

BURLINGTON
Avco Financial Services, Inc., 2700 Mt. Pleasant
CREDITHRIFT of America, Inc. No. 2, 875 Jefferson St.
The Morris Plan Company of Iowa, 3216 Division
USA Financial Services, Inc., 509 Jefferson Street

CARROLL
Norwest Financial Iowa 3, Inc., 512 N. Court Street
Personal Lenders, Inc., 205 W. Fourth St.

CEDAR FALLS
Thorp Credit Inc., 4618 University Ave.

CEDAR RAPIDS
Avco Financial Services, Inc., 4646 First Avenue NE
CREDITHRIFT of America, Inc. No. 2, 3913 Center Point Road NE
Household Finance Corporation III, 112 Second St. SE
Manufacturers Hanover Consumer Services, Inc., 208 Collins Road NE
Sears Consumer Financial Corp. of Iowa, 1201 Edgewood Road, SW
The Morris Plan Company of Iowa, First Ave. & Second St.
The Morris Plan Company of Iowa, 1211 Edgewood Rd. SW
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 235 Edgewood Road NW
Thorp Credit Inc., 119 First Avenue SE
USA Financial Services, Inc., 212 Edgewood Road NW

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th St.
USA Financial Services, Inc., 100 W. Jackson

CHARLES CITY
USA Financial Services, Inc., 304 N. Main Street

CLARION
Wright County Acceptance Corp., 104 N. Main

CLINTON
Norwest Financial Iowa 3, Inc., 1649 Lincolnway
The Morris Plan Company of Iowa, 240 Sixth Ave. S.
USA Financial Services, Inc., 343 Fifth Avenue S.

COUNCIL BLUFFS
Associates Financial Services Company of Iowa, Inc., 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
Norwest Financial Iowa 3, Inc., 1924 W. Broadway
Richardson's Loan Services, 509½ S. Main
Security Pacific Finance Money Center, Inc., 350 Midlands Mall
The Morris Plan Company of Iowa, 1816 Broadway
Thorp Credit Inc., 102 Midlands Mall

CRESTON
Avco Financial Services, Inc., 103 N. Elm

DAVENPORT
Avco Financial Services, Inc., 4211 Ripley
Budget Consultants & Financial Services, Inc., 1414 W. Locust St.
Chrysler First Financial Services Corp., 902 W. Kimberly Road
Chrysler First Financial Services Corp. of Iowa, 902 W. Kimberly Road
CREDITHRIFT of America, Inc. No. 2, 4711 N. Brady
Household Finance Corporation III, 4217 Ripley
Lloyd's Plan, Inc., 3717 Brady Street
Manufacturers Hanover Consumer Services, Inc., 1706 Brady Street
Norwest Financial Iowa 3, Inc., 710 E. Kimberly Road
The Morris Plan Company of Iowa, 1833 E. Kimberly Rd.
Thorp Credit Inc., 4440 Brady Street
USA Financial Services, Inc., 2720 West Locust

DECORAH
Thorp Credit Inc., 311 College Drive

DENISON
Avco Financial Services, Inc., 24 N. Main Street

DES MOINES
Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
Avco Financial Services, Inc., 2719 Douglas Avenue
Capital Insurance & Financial Services Corporation, 407 Court Avenue
Cash Credit Corporation, 514 E. Euclid Avenue
Chrysler First Financial Services Corp., 1013 Locust
CREDITHRIFT of America, Inc. No. 2, 2710 Ingersoll
CREDITHRIFT of America, Inc. No. 2, 3125 Douglas Ave.
Ford Motor Credit Company, 4500 Merle Hay Rd.
Household Finance Corporation III, 4026 Fleur Drive
Household Finance Corporation III, 4347–C Merle Hay Rd.
Iowa Refinance Company, 1414 Grand Avenue
Norwest Financial Iowa 3, Inc., 620 Locust Street
Norwest Financial Iowa 3, Inc., 200 Army Post Road
Peoples Finance Company, 904 Grand Avenue
Peoples Finance Company, 2901 Douglas Ave.
Sears Consumer Financial Corp. of Iowa, 8651 Hickman
Security Pacific Finance Money Center, Inc., 1300 SE Cummins
Security Pacific Finance Money Center, Inc., 3839 Merle Hay Road, Suite 114
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
Thorp Credit Inc., 3605 SE 14th St.
Thorp Credit Inc., 4630 Merle Hay Road
Town Finance Co., 2806 Ingersoll Ave.

Town Finance Co. of Des Moines, 1301 E. Euclid Ave.
USA Financial Services, Inc., 1300 Grand Ave.

DUBUQUE

Fireside Credit, Inc., 2376 Central Ave.
Norwest Financial Iowa 3, Inc., 2600 Dodge
The Morris Plan Company of Iowa, 1675 J.F. Kennedy Road
Thorp Credit Inc., 1950 J.F. Kennedy Road
Tri-State Loan Co., 290 Nesler Centre
USA Financial Services, Inc., 3430 Dodge

ESTHERVILLE

USA Financial Services, Inc., 624 Central Ave.

FORT DODGE

Avco Financial Services, Inc., 1009 Central Ave.
CREDITHRIFT of America, Inc. No. 2, 1222-A Central
Thorp Credit Inc., North 25th St.
USA Financial Services, Inc., 900 Central Ave.

FT. MADISON

Fort Madison Security Co., 615 Eighth St.

GLENWOOD

Midwest Loan Co., 416 First St.

IOWA CITY

American Acceptance Corporation, LTD., 2 E. Benton
Globe Loan Company, 1214 S. Gilbert St.
The Morris Plan Company of Iowa, 1705 First Ave.
Thorp Credit Inc., 1785 First Ave., Suite B
USA Financial Services, Inc., 1929 Keokuk St.

IOWA FALLS

River Hills Financial Services, Inc., River Hills Mall, Space #4

KEOKUK

Norwest Financial Iowa 3, Inc., 300 Main Street

KNOXVILLE

C.L. Pine Loan Company, 117 W. Main St.

MARION

Norwest Financial Iowa 3, Inc., 1386 Twixt Town Road
Security Pacific Finance Money Center, Inc., 3261 Amar Drive
The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN

CREDITHRIFT of America, Inc. No. 2, 17 N. Center Street
Thorp Credit Inc., 112 South Second Ave.
USA Financial Services, Inc., 103 S. Second Avenue

MASON CITY

CREDITHRIFT of America, Inc. No. 2, 520 S. Pierce
Thorp Credit Inc., 120 W. State Street
USA Financial Services, Inc., 15 E. State Street

MC GREGOR

Security Loan Company, 210 Main Street

MUSCATINE

Security Pacific Finance Money Center, Inc., 139 A. Colorado Street
The Morris Plan Company of Iowa, 2104 Park Avenue
Thorp Credit Inc., 1507 Plaza Place

NEWTON

Thorp Credit Inc., 204 N. Second Ave. W.
USA Financial Services, Inc., 110 First Avenue E.

OELWEIN

USA Financial Services, Inc., 7 S. Frederick

OSKALOOSA

Avco Financial Services, Inc., 114 High Avenue West

OTTUMWA

CREDITHRIFT of America, Inc. No. 2, 2439 Northgate
Ottumwa Loan Co., 118 W. Third St.
Manufacturers Hanover Consumer Services, Inc., 837 Church Street
Peoples Finance Company, 205 E. Main St.
Thorp Credit Inc., 302 W. Second Street

PERRY

Local Loan Co. of Perry, 1324 Second St.

RED OAK

Home Loan & Finance Co., Inc., 211 Washington Ave.
USA Financial Services, Inc., 1000 Broadway

SHENANDOAH

Avco Financial Services, Inc., 713 W. Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc., 200 Commerce Building
Avco Financial Services, Inc., 418 Jackson Street
CREDITHRIFT of America, Inc. No. 2, 1123 Nebraska Street
Household Finance Corporation III, 523 Fifth Street
Norwest Financial Iowa 3, Inc., 523 Fourth Street
Security Pacific Finance Money Center, Inc., 422 Pierce Street
Sioux City Security Finance Company, Inc., 2030 South Saint Aubin St.
The Morris Plan Company of Iowa, 908 Pierce Street
Thorp Credit Inc., 4301 Gordon Drive
Thorp Credit Inc., 1910 Pierce Street
USA Financial Services, Inc., 2910 Gordon Drive

SPENCER

USA Financial Services, Inc., 526 Grand Avenue

STORM LAKE

Avco Financial Services, Inc., 725 Lake Ave.

URBANDALE

CREDITHRIFT of America, Inc. No. 2, 2400 86th St.
Manufacturers Hanover Consumer Services, Inc., 8401 Douglas Ave.
Thorp Credit Inc., 7611 Douglas Ave.
USA Financial Services, Inc., 6401 Douglas Ave.

VINTON

Benton County Finance Co., 301 W. Fourth St.

WASHINGTON

USA Financial Services, Inc., 211 S. Marion Ave.

WATERLOO

Associates Financial Services Company of Iowa, Inc., 3626 University
Avco Financial Services, Inc., 4013 University
CREDITHRIFT of America, Inc. No. 2, 2751 University
Norwest Financial Iowa 3, Inc., 2833 University
Peoples Finance Co., 519 Ansborough
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 1523 East San Marnan Drive
USA Financial Services, Inc., 910-B Decathalon Drive

WEST DES MOINES

John Deere Company, 1415 - 28th Street
Norwest Financial Iowa 3, Inc., 1821 22nd St.
Security Loan Co. of Des Moines, Iowa, 324 Fifth St.

WEST LIBERTY

Globe Loan Co., 219 N. Calhoun St.

NON-RESIDENT LICENSEES

Associates Finance, Inc.
1569 Blackhawk Road, Moline, IL
Beneficial Finance Co. of Illinois, Inc.
3614 23rd Ave., Moline, IL
Chrysler First Financial Services Corp. of Nebraska
2460 South 120th St., Omaha, NE
CREDITHRIFT of America, Inc.
3401-16th St., Moline, IL

MONEY ORDER COMPANIES

In accordance with the provisions of Iowa Code Chapter 533B, the following firms were licensed by the Division of Banking as of December 31, 1986:

American Express Travel
Related Services Company, Inc.
American Express Towers
World Financial Center
New York, New York

BankAmerica Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California

Barclays Bank International LDT
120 Broadway
New York, New York

Citicorp Services, Incorporated
8430 West Bryn Mawr Ave.
Chicago, Illinois

Citicorp Services Inc.
8430 West Bryn Mawr Avenue
Chicago, Illinois

Hy-Vee Food Stores, Inc.
1801 Osceola Avenue
Chariton, Iowa

Republic Money Orders
P.O. Box 1762
Dallas, Texas

Thomas Cook, Inc.
3 Independence Way
Princeton, New Jersey

Travelers Express Company, Inc.
5975 Wayzata Blvd.
Minneapolis, Minnesota

Travellers Cheque Associates Limited
154 Edward Street
Brighton, Sussex BN2 2LH, England

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Iowa Code Chapter 533A, the following firms were licensed by the Division of Banking as of December 31, 1986:

Center Financial Services
Lindale Mall
4444 First Avenue NE
Cedar Rapids, Iowa

Family Financial Counseling Center
2720 First Avenue NE–Suite 210
Cedar Rapids, Iowa

Family Service Agency
1330 First Avenue, NE
Cedar Rapids, Iowa

Budget Consultants &
Financial Services, Inc.
1414 West Locust
Davenport, Iowa

Non-Profit Budget Consultants
of Iowa, Inc.
1414 West Locust
Davenport, Iowa

Lloyd's Financial Counseling, Inc.
3717 Brady
Davenport, Iowa

Financial Counselors
Suite 103
4005 SE 13th Street
Des Moines, Iowa

Midwest Credit Counseling Inc.
5731 Urbandale Avenue–Suite 3
Des Moines, Iowa

Midwest Consumer Credit
Counseling Services Inc.
5731 Urbandale Avenue, #3
Des Moines, Iowa

Tri-State Family Budget Service
290 Nesler Centre
Dubuque, Iowa

Iowa Children's & Family Services
912 First Avenue North
Fort Dodge, Iowa

Money Management, Inc.
118 West Third Street
Ottumwa, Iowa

Family Management, Inc.
307 West Fifth Street
Waterloo, Iowa